

THE VETERANS BENEFITS  
ADMINISTRATION'S PUBLIC CONTACT  
PROGRAM AND OUTREACH ACTIVITIES

---

**HEARING**

BEFORE THE

COMMITTEE ON VETERANS' AFFAIRS

HOUSE OF REPRESENTATIVES

SUBCOMMITTEE ON DISABILITY ASSISTANCE  
AND MEMORIAL AFFAIRS

ONE HUNDRED NINTH CONGRESS

SECOND SESSION

MARCH 16, 2006

---

Printed for the use of the Committee on Veterans' Affairs

**Serial No. 109-40**



26-678.PDF

---

U.S. GOVERNMENT PRINTING OFFICE  
WASHINGTON : 2006

---

For sale by the Superintendent of Documents, U.S. Government Printing Office  
Internet: bookstore.gpo.gov Phone: toll free (866) 512-1800; DC area (202) 512-1800  
Fax: (202) 512-2250 Mail: Stop SSOP, Washington, DC 20402-0001

## COMMITTEE ON VETERANS' AFFAIRS

STEVE BUYER, *Indiana, Chairman*

MICHAEL BILIRAKIS, *Florida*  
TERRY EVERETT, *Alabama*  
CLIFF STEARNS, *Florida*  
DAN BURTON, *Indiana*  
JERRY MORAN, *KANSAS*  
RICHARD H. BAKER, *Louisiana*  
HENRY E. BROWN, JR., *South Carolina*  
JEFF MILLER, *Florida*  
JOHN BOOZMAN, *Arkansas*  
JEB BRADLEY, *New Hampshire*  
GINNY BROWN-WAITE, *Florida*  
MICHAEL R. TURNER, *Ohio*  
JOHN CAMPBELL, *California*

LANE EVANS, *Illinois, Ranking*  
BOB FILNER, *California*  
LUIS V. GUTIERREZ, *Illinois*  
CORRINE BROWN, *Florida*  
VIC SNYDER, *Arkansas*  
MICHAEL H. MICHAUD, *Maine*  
STEPHANIE HERSETH, *South  
Dakota*  
TED STRICKLAND, *Ohio*  
DARLENE HOOLEY, *Oregon*  
SILVESTRE REYES, *Texas*  
SHELLEY BERKLEY, *Nevada*  
TOM UDALL, *New Mexico*  
JOHN T. SALAZAR, *Colorado*

JAMES M. LARIVIERE, *Staff Director*

## SUBCOMMITTEE ON DISABILITY ASSISTANCE AND MEMORIAL AFFAIRS

JEFF MILLER, *Florida, Chairman*  
JERRY MORAN, *Kansas*  
JEB BRADLEY, *New Hampshire, Vice Chairman*  
GINNY BROWN-WAITE, *Florida*

SHELLEY BERKLEY, *Nevada,  
Ranking*  
TOM UDALL, *New Mexico*  
LANE EVANS, *Illinois*

PAIGE MCMANUS, *Subcommittee Staff Director*

**CONTENTS**  
**March 16, 2006**

	Page
The Veterans Benefits Administration's Public Contact Program and Outreach Activities .....	1

**OPENING STATEMENTS**

Chairman Miller .....	1
Prepared statement of Chairman Miller .....	19
Hon. Shelley Berkley, Ranking Democratic Member .....	6
Prepared statement of Ms. Berkley .....	20

**STATEMENTS FOR THE RECORD**

Hon. Tom Udall .....	21
American Federation of Government Employees, AFL-CIO ...	54

**WITNESSES**

McCoy, Jack, Associate Deputy Under Secretary for Policy and Program Management, Department of Veterans Affairs .....	2
Prepared statement of Mr. McCoy .....	22
Knowles, Ann G., President, National Association of County Veterans Service Officers .....	13
Prepared statement of Ms. Knowles .....	36
Wersel, Vivianne Cisneros, Member Legislative Committee, Gold Star Wives of America, Inc. ....	15
Prepared statement of Ms. Wersel .....	44

**INFORMATION FOR THE RECORD**

Veterans' Pension Benefit Pilot Study, Washoe County, Nevada .....	65
--	----

**POST-HEARING QUESTIONS FOR THE RECORD**

Hon. Shelley Berkley .....	70
----------------------------	----

## THE VETERANS BENEFITS ADMINISTRATION'S PUBLIC CONTACT PROGRAM AND OUTREACH ACTIVITIES

---

**Thursday, March 16, 2006**

U.S. HOUSE OF REPRESENTATIVES,  
SUBCOMMITTEE ON DISABILITY ASSISTANCE AND  
MEMORIAL AFFAIRS,  
COMMITTEE ON VETERANS' AFFAIRS,  
*Washington, D.C.*

The Subcommittee met, pursuant to call, at 2:00 p.m., in Room 334, Cannon House Office Building, Hon. Jeff Miller [Chairman of the Subcommittee] presiding.

Present: Representatives Miller and Berkley.

MR. MILLER. Good afternoon, everybody. This hearing will come to order. Ms. Berkley is on her way. We are meeting today to receive testimony on the Veterans Benefits Administration's Public Contact Program, as well as the extent and nature of current outreach efforts to servicemembers, veterans, and their dependents.

In recent years, VBA has done a good job of producing and distributing information that outlines the various benefits and services offered by the Department of Veterans Affairs, including a survivors' benefit website that was launched just last year.

The federal government likewise has begun taking a more active role in providing information such as the website [firstgov.gov](http://firstgov.gov), which is marketed as the "U.S. gateway to all government information."

However, web-based and other types of electronic information programs may not be readily accessible to some potential beneficiaries. For this reason, it is vitally important that when someone calls their local VA office, they receive accurate information in a courteous manner.

It was brought to my attention through a series of published articles on VA's so-called Mystery Caller Program that almost half the time the callers, who were in fact VA employees posing as customers, were given inaccurate information. In several instances, callers were treated rudely. Veterans and their families deserve better than this.

On the 24th of January of this year, I wrote to Admiral Cooper

requesting information on what VBA has done to improve its public contact service. I appreciate his timely response. The Mystery Caller Program is the impetus for today's hearing.

Ms. Berkley is running a little bit behind schedule, so what I would like to do is begin with panel one. At the end of the panel we will give Ms. Berkley an opportunity for her to begin -- give -- her opening statement if she chooses to do so.

You are already seated. We appreciate your being here. Mr. Jack McCoy is Associate Deputy Under Secretary for Policy and Program Management at the VBA. He is accompanied by Ms. Carolyn Davis, VBA's Outreach Coordinator, and Ms. Diane Fuller, the Assistant Director for Veterans Services with the Compensation and Pension Service.

Mr. McCoy, you may begin.

STATEMENT OF JACK MCCOY, ASSOCIATE DEPUTY UNDER SECRETARY FOR POLICY AND PROGRAM MANAGEMENT, VETERANS BENEFITS ADMINISTRATION; ACCOMPANIED BY CAROLYN DAVIS, OUTREACH COORDINATOR; AND DIANE FULLER, ASSISTANT DIRECTOR FOR VETERANS SERVICES, COMPENSATION AND PENSION SERVICE, VETERANS BENEFIT ADMINISTRATION

MR. MCCOY. Mr. Chairman and Members of the Subcommittee, I appreciate the opportunity to appear before you today to discuss VA's outreach activities to make servicemembers, veterans and their survivors aware of benefits and services.

As you mentioned, with me today from the Veterans Benefits Administration, are Diane Fuller, Assistant Director of the Veterans' Services Staff and Carolyn Davis, Veterans Benefits Administration Outreach Coordinator.

Also, my testimony will describe how VA is improving telephone services for those who call in to VBA regional offices. I will specifically address the actions that resulted from the mystery caller study which is an internal quality improvement initiative.

Let me first talk about outreach to servicemembers. Beginning in November of 2004, all persons inducted into the five military branches, received a VA benefits pamphlet at the military entrance processing station.

This pamphlet assures that inductees receive basic information on VA benefits. One of VA's most successful outreach programs is the transition assistance program through which benefits, briefings, and personal interviews are conducted by VA representatives to regular active duty and Guard and Reserve members.

These briefings are key components in ensuring servicemembers

experience a seamless transition from the military into the VA system. With the activation and deployment of large numbers of Reserve and Guard members following September 11, 2001, outreach to this group have been greatly expanded.

For example, the overall number of benefit briefings for this group has increased from 821 nationwide in fiscal year 2003, to nearly 2000 briefings in fiscal year 2005.

Recently VA and the National Guard Bureau teamed up to improve the coordination of Veteran benefits at the State level by training 54 newly hired State benefits advisors. These individuals will educate their fellow combat veterans on the many benefits to which they may be entitled.

Through VA's Disability Transition Assistance Program, or DTAP, transitioning servicemembers are made aware of benefits available from VA's vocational rehabilitation and employment program.

Since 2003, VA has placed representatives at key military treatment facilities where severely wounded servicemembers from OEF/OIF, are frequently sent. These representatives educate servicemembers and their families on VA benefits and services and assist with the filing of disability and vocational rehabilitation claims.

As of January 3rd, 2006, 8,442 hospitalized returning servicemembers from the major military treatment facilities have been assisted through this program. VBA continues its benefits delivery and discharge program through which servicemembers can apply for service-connected compensation within 180 days of discharge.

Currently 140 military installations worldwide participate in this program, which includes two sites in Germany and three in Korea.

Let me now address outreach to recently separated veterans. The Veterans' Assistance at Discharge System, or VADS generates the mailing of a welcome home package that includes a letter from the Secretary along with pamphlets describing VA benefits.

Six-month followup letters are also sent to veterans recently separated or retired from active duty. This includes Reserve and Guard members. Separate packages are sent that explain education, loan guaranty, and insurance benefits.

In the past few years, VBA has enhanced its national effort to reach out to former prisoners of war. News releases have been issued, a redesigned website has been activated and letters have been sent to former prisoners of war informing them of additional or a higher level of benefits to which they may be entitled.

Regional office outreach coordinators continue to participate in outreach activities in their communities. VBA is enhancing outreach to low-income and elderly veterans and surviving spouses to make them aware of their potential entitlement to pension benefits.

VBA outreach coordinators routinely participate in events where low-income and elderly veterans and surviving spouses gather, such

as senior citizen centers, nursing homes, and senior day care centers. Relationships have been established with local agencies on the aging, social security offices and other organizations that come into contact with older Americans.

VBA has distributed more than two million copies of benefits, pamphlets, to more than 1300 social security offices nationwide. VBA is working closer than ever with the Veterans' Health Administration and the National Cemetery Administration to ensure benefits information is made available at key customer service points.

We will continue to build and strengthen relationships with agencies such as Department of Health and Human Services, AARP, and National Funeral Directors. As part of Public Law 107-95, VA established a full or part-time homeless veterans' outreach coordinator in all 57 regional offices. We will continue to work with other federal agencies in groups that are involved in homeless veterans' programs.

I see that my time is up. If I could just --

MR. MILLER. Don't worry about it. Please continue.

MR. MCCOY. Thank you. I would like to touch on improvement of our telephone services.

In addition to the extensive outreach activities described above, VA regional office employees provide direct telephone service to veterans and their family members. In fiscal year 2005, we handled more than 6.4 million phone calls.

In an effort to improve quality, an internal initiative known as The Mystery Caller Study, was undertaken to assess the accuracy of the information provided over the telephone that is not related to a specific claim. While the findings of this review were disappointing, they have been a catalyst for actions to improve the quality of our telephone services.

VBA has strengthened field guidance, oversight, and accountability systems in this area, and we have expanded training resources available to our employees. Completion of an online reference system to help ensure that employees provide accurate information is being expedited for delivery by the end of this year. Centralized training is scheduled in June of this year for public contact representatives from each of the 57 regional offices.

We are also in the process of implementing a national telephone quality assurance program that we successfully piloted last year. The Under Secretary for Benefits has communicated an expectation to all regional office directors that immediate improvements be made in our telephone service to veterans and their families.

It is absolutely essential that we provide complete and accurate information to all those who call us for assistance and that our assistance is provided with courtesy, understanding and professionalism. This is and will remain a top priority for the entire organization.

Mr. Chairman, this concludes my testimony, and I will be happy to respond to any questions that you or other members of the Subcommittee might have.

[The statement of Mr. McCoy appears on p. 22]

MR. MILLER. Thank you very much and I appreciate your testimony. Are the VA employees aware that they are being monitored by this program? Are they recorded during this monitoring process, and if not, do you think that it should be recorded?

MR. MCCOY. They are.

MS. DAVIS. They are not recorded.

MR. MCCOY. They are not recorded, but they are aware that the silent monitoring is going on. And the fact that they are aware of the silent monitoring is one of the things that we brought to light that has started to improve our quality.

If I might just add, I had the opportunity week before last to go down to Nashville, Tennessee, and monitor, do silent monitoring myself, along with the Deputy Director of C&P service, and we did silent monitoring on four of the regional offices there.

And if I came away with one thing from doing that silent monitoring, it was the fact that there are an awful lot of good employees, sometimes trying to answer awful complex questions.

MR. MILLER. Why do you think, to use your word you were disappointed in regards to the results of Mystery Caller Program? Why do you think it was so disappointing?

MR. MCCOY. When we did the mystery caller study, obviously we wanted to see what kind of quality we had, what kind of quality we were giving to the public. I think what we found out is probably as much as anything was that when we did the mystery caller study, it was based on specific calls. It was not based on claim-specific calls -- excuse me. It was based on general calls.

In other words, someone would call up and ask a general question. My brother is a veteran. What can you tell me about this benefit? And we learned that we had not trained the people that we have on the telephone well enough to handle these type calls.

MR. MILLER. Section 7726 of title 38 requires the VA to report on an annual basis to Congress on the effectiveness of your outreach programs. What I would like to know from you is if VA is in compliance with this requirement? If so, where can I find the recommendations? And if not, why not?

MR. MCCOY. I am not sure I can answer that question, sir. I know that the Department no longer publishes the Secretary's annual report. This report has been succeeded by the annual publication of the performance accountability report. But I can -- I will be glad --

MR. MILLER. I would just say that section 7726 of title 38 requires VA to report annually to Congress on the effectiveness of your out-



reach activities and make recommendations for improvements, and as far as I know, it is still a requirement. So if you could find out?

MR. MCCOY. I would be glad to.

MR. MILLER. Thank you very much. I would like to yield now to Ms. Berkley, the Ranking Member of the Subcommittee, who does have an opening statement, but she has asked that it be entered into the record, and without objection, that will be done, and she also has some questions that she would like to pose to you, Mr. McCoy.

Ms. Berkley.

MS. BERKLEY. Thank you very much, Mr. Chairman. I apologize for being late. I try never to do that out of respect, not only for you of which I have considerable, but to our witnesses as well.

The woman that handles my Veterans' Affairs issues, among many others in my office, is leaving after this hearing. It is her last. So we were having a little good-bye celebration in the office, and it went a little bit over, but I want to thank Shannon Von Felden from Henderson, Nevada, for her service, not only to me and my constituents, but to this Committee as well. Thank you very much.

I do have an opening statement, and as the Chairman said, I would like to submit it. Obviously the purpose of this hearing and the concerns that we have is the fact that people call the VA expecting to get some help, and we found that a considerable percentage don't get accurate answers, or get completely inaccurate answers, and I suspect that your opening statement addressed this.

[The statement of Ms. Berkley appears on p. 20]

MS. BERKLEY. But I did want to ask some questions and if they have already been answered or if they were contained in your opening remarks, I apologize a head of time. But we understand from the American Federation of Government Employees, that management at the VA typically views VBA telephone services as a low priority.

Records of calls are not kept. Emphasis is on reducing the call time to comply with the three-minute rule. Have any studies been undertaken to determine that the three minutes is adequate time to respond to a caller, and if there in fact this three-minute rule?

MR. MCCOY. I am not aware of the three-minute rule. I would say to you that, at each regional office, a veterans' service representative that is taking phone calls in the phone unit has a performance standard just as the other veterans' service representatives do, and that performance standard would be 64 calls per day.

To say that VBA puts a low priority on phone calls, I would also say that each regional office director, in his or her performance standard, has an element which is the lost calls or abandoned phone calls that would come into a regional office.

MS. BERKLEY. Mr. McCoy, if I can direct your attention, and you might want to read this, the written statement of the American Fed-

eration of Government Employees, on page -- bottom of page 2 and 3 -- they talk about productivity pressures, including the three-minute rule, and they are instructed to comply with both a three-minute time limit for length of calls and a three-minute limit on length of time, how long callers wait.

MR. MCCOY. I mentioned earlier that two weeks ago, I had the opportunity to go to Nashville, Tennessee, and do silent monitoring on four regional offices in the southern area, and I would only respond that I can assure you that that three-minute was not in effect at those four regional offices that I had an opportunity to do silent monitoring on.

Sometimes it very well might have been a three-minute call, because it was a very quick question or someone asking directions. But I --

MS. BERKLEY. No. That is not what they are saying. They are saying that there is a three-minute rule that management is telling them to get on the phone, get off the phone within three minutes and pick up the next.

MR. MCCOY. Absolutely not, because there are phone calls that take 10 minutes, 12 minutes, whatever it might be. That -- I mean I do not know where they got that information from.

MS. BERKLEY. Well, I think that is exactly the point, that we are dealing with issues that do take longer than three minutes.

In years past, all calls were answered by a public contact unit, and these employees received training in telephone interviewing techniques as well as substantive matters. Currently, some regional offices have employees splitting their time between public contact and in-depth case development. Should VBA reinstate the public contact unit, at least in larger offices; do you think?

MR. MCCOY. I would answer that by saying that is an issue that, as we speak, we are actually looking at right now, and I would even go so far as to say that in a few weeks I would have a much better answer, because it is something that Admiral Cooper actually tasked me to do.

MS. BERKLEY. And while you are looking into that, would you also look into whether or not employees assigned to public contact be trained in telephone interviewing skills?

In my own congressional office, I know that perhaps the only contact that my constituent or somebody calling my office is going to have is the person that answers the phone. And if they don't, "A," know what they are talking about, and, "B," have good telephone skills, I lose that vote.

And while you may not be losing a vote, you are certainly going to be losing the support of the veteran and worse, that veteran isn't going to be getting the right information that they need.

MR. MCCOY. I agree with you. And one of the things that we are do-

ing now to provide leadership training and direction, not only to our managers, but also to the veterans' service representatives, answering the phones, is we are having workshops to -- I mean we recognize the fact that they need to be trained better, and we are going to do that.

MS. BERKLEY. What about this as a management tool? Do you think the VBA should award productivity points to public contact employees who provide correct and courteous responses, I guess that would be akin to merit pay of some kind? Do you have an incentive or --

MR. MCCOY. Yeah. No, I mean I understand the question, but I guess I would fall back on the fact that I think, you know, every call that we take, people should get the right answer and get professional and courteous service. So it shouldn't be an added initiative for them to do that.

MS. BERKLEY. Let me ask, it shouldn't be, but if we know we have got a problem and only 19 percent of the people that call the VA get accurate information and we know 22 percent get absolutely the wrong information, it seems that we need to do this a little bit better.

MR. MCCOY. I agree.

MS. BERKLEY. The Senior Law Project Pension Benefits, Pilot Program in Reno, has suggested that the VBA needs to drastically improve their information dissemination to reach those most in need and to improve coordination and communication with VA medical centers to identify patients who may be eligible for the pension program.

Their testimony mentions a VA patient who spent her first check for \$94 on food and another for whom a hundred dollars would have seemed like a thousand. Since VA medical centers have information concerning the low-income veterans they are serving, what steps do you think could be taken to assure the appropriate information and referral is provided to these veterans concerning the pension program and, in particular, house-bound and aid and attendance benefits? Is there a way we can be coordinating these programs?

MR. MCCOY. Absolutely. And I would ask Ms. Fuller to address that.

MS. FULLER. We have been looking at when we are calling it pension outreach, one of the steps we have recently taken is working closer with VHA, and they have added benefits information, particularly centered towards pension in their enrollment letters that are sent out to veterans in the category five enrollment procedures.

That is going to start May 1st. And, you know, we had a great concern when we read some of the articles that these veterans had visited with -- were working with VHA, and they still didn't know about benefits. So we have really heightened our relationship with VHA.

In addition, some information appeared that these veterans probably were working with social workers, and we have done some training on the national social workers conference calls and we continue to

work with them on an ongoing basis.

We will be distributing more of our pamphlets to the VHA facilities for placement in such areas as the pharmacy and other places where veterans tend to have to sit and wait for some services.

MS. BERKLEY. Okay. So explain to me, if you would, how that works. Do we give a pamphlet at the pharmacy? Older veteran American starts reading the pamphlet and says, "Oh, look at this. I might be entitled to some benefits, or here is a phone number." What happens once they get that pamphlet?

MS. FULLER. Once they get the pamphlet, if they think they are entitled or want some additional information, we provide our 1-800 number in the pamphlet as well as our website address. We just want to make sure the information is out there where our veterans are.

MS. BERKLEY. Let me ask you another question, and I don't -- I think Mr. McCoy, if you are not the appropriate person, just direct it to the right one. Have you ever considered putting information concerning pension, housebound and aid and attendance benefits onto recorded information provided to waiting callers at the VA medical centers? Somebody is on hold. Do you have a recording that can be giving them the information while they are waiting?

MR. MCCOY. No, ma'am. We have never considered that. I mean it is obviously something that we would be more than willing to consider. I would be somewhat concerned, I think, about giving that type of information on a recording as to how well it might be received by the veteran or whomever it might be, but it is definitely something we can consider.

MS. BERKLEY. No, I appreciate you telling me that you don't think that is a particularly good idea.

MR. MCCOY. Well, I didn't say I didn't think it was a good --

MS. BERKLEY. You don't have to be polite. All right. Let me just conclude this line of questioning with one other question. The Pension Benefit Pilot Program has clearly identified and assisted eligible veterans and survivors in accessing benefits. Does VBA have any data concerning the success of the outreach efforts described in the testimony?

MR. MCCOY. Again, I would ask Ms. Fuller.

MS. BERKLEY. Yes.

MS. FULLER. Are you talking about the pension outreach, that type?

MS. BERKLEY. Uh-huh.

MS. FULLER. We don't have any specific data on that. We don't -- if you are talking about the number of veterans we have assisted, we do not collect that data currently. We do know that we have -- an elderly outreach coordinator in each regional office, and their assignment is to work with the area agent and local communities in trying to determine how we can best meet the needs of those veterans

and surviving spouses. We have a great concern about the surviving spouses as well.

MS. BERKLEY. Yes. Do you think you could provide a list, for the record, that you were just discussing, a copy for the record?

MR. MCCOY. A list of who we contact and we --

MS. BERKLEY. The elderly outreach coordinators that you --

MR. MCCOY. Absolutely.

[The information is found on p. 75]

MS. BERKLEY. I would appreciate that. In conclusion, let me just thank you very much for being here. I appreciate it. This is an issue of obvious concern to all of us. I think our veterans have a tough enough time, and knowing that these benefits are out there and they are not getting the accurate information they need to access these benefits and get the help that they need, I think is a concern for all of us and your help in this matter is greatly appreciated and I want to thank the Chairman for elevating this to a Subcommittee hearing so we can get the information out and endeavor to work better to help our veterans. Thank you very much.

MR. MILLER. Can I go back and refer to the three-minute rule that was talked about. I mean while it may not be necessarily written, is it implied because of the performance-based requirements of "X" number of calls during a day that have to be handled? And so if you do the math, you come up with three minutes per call in order to meet your goal?

MR. MCCOY. I absolutely don't believe that is true.

MR. MILLER. But didn't you say there were performance-based measures that they had to do so many calls a day?

MR. MCCOY. Yes, sir.

MR. MILLER. Okay. And how many calls?

MR. MCCOY. Sixty-four.

MR. MILLER. Okay.

MR. MCCOY. But my point was I know from years of experience, that that is impossible for, you know, to say someone never said that, no, I wouldn't --

MR. MILLER. No. I am just trying to figure --

MR. MCCOY. I wouldn't say that.

MR. MILLER. -- out whether it is written or implied.

MR. MCCOY. No, sir. I do not know anywhere that that would be written, and I cannot imagine why anyone would imply that, because you can't do it.

MR. MILLER. Very good. Thank you very much. We appreciate it. You are making some efforts in outreach. This Subcommittee appreciates that. But I think it is obvious from some of the questions and conversations that we would like to see greater oversight of the public contact team. And I think your comments today are geared toward

that, and I appreciate that. We will probably get back together in the near future and talk about it again.

I would like to ask a favor if your schedule permits. Would you stay for the next couple of witnesses so you can hear their testimony?

MR. MCCOY. Yes, sir.

MR. MILLER. Thank you very much.

MR. MCCOY. Thank you.

MR. MILLER. We will invite the second panel to come to the witness table. It also includes -- it is -- Mike, I think you are going to make an introduction. If everybody could come forward.

If I could by way of introduction just say that Mrs. Ann Knowles is the President of the National Association of County Veterans Service Officers, and since 1975 she has worked with veterans and their dependents on behalf of the Sampson County government in Clinton, North Carolina.

Ms. Vivianne Wersel is a new member of the Gold Star Wives, who I had an opportunity to meet prior to this hearing. Her husband, Marine Lieutenant Colonel Rich Wersel, served in Operation Iraqi Freedom. One week upon his return, he died on active duty at Camp Lejeune. Ms. Wersel volunteers on Gold Star Wives' Legislative Committee and we appreciate her being here today.

My good friend, Representative Mike McIntyre, will make the official introduction this afternoon. He represents the 5th Congressional District -- fifth term in the 7th Congressional District --

MR. MCINTYRE. You're right. Thank you.

MR. MILLER. Well, you will probably have many, many more, too. He has introduced legislation to enhance outreach services to veterans and their survivors. Congressman McIntyre, thanks for taking time out of your schedule to make this introduction.

#### STATEMENT OF HON. MIKE MCINTYRE, A REPRESENTATIVE IN CONGRESS FROM THE STATE OF NORTH CAROLINA

MR. MCINTYRE. Well, thank you, Chairman Miller and Ranking Member Berkley, and all the good work you all do on behalf of our veterans, and that is an absolute commitment I know that we share to those who have sacrificed to serve our country.

And so it does make it a great privilege to come today and to speak before you and to introduce a lady who has committed her life, professionally and personally, to the type of professional concerns that we know our veterans need to have attention given to.

In 1965, Ann Knowles she began her work as a county service officer back then, in her way to becoming national president of the National Association of County Veteran Service Officers. For more than three decades, she has assisted our veterans, helping them obtain the benefits they so clearly need and deserve.

In 1992, Ms. Knowles was elected by her peers to serve as the President of the North Carolina Association of County Veterans Service Officers. Since 1998, she has held every leadership position in the National Association of County Veteran Service Officers, and last year was unanimously elected president of the Association.

She truly exemplifies the compassion and commitment and cooperative spirit that enables veterans service officers to help this nation's most valiant warriors, our veterans. Her compassion for helping people led her to become a veterans service officer to begin with, and her commitment has been exemplified by not only the professional work she had done, but also by her working with the state and national organizations.

I am really pleased that last year in working with Ann, we decided to introduce legislation, The Veterans Outreach Improvement Act of 2005, which would allow the VA to partner with state and local governments to reach out to veterans and their families in ensuring that they receive the benefits for which they are eligible and assist them in completing their benefits claims.

Only about -- this is a pretty amazing figure, Mr. Chairman -- only about 30 percent of veterans receive the benefits for which they are eligible. And I know in the situation with my father and my father-in-law and other relatives, they have been amazed to find out as veterans, the number of benefits that are out there that many veterans just don't realize they have available.

I want to thank Ann for coming today. Our county veterans' service officers and our veterans need the assistance that this bill will provide. I encourage the Committee to give the bill its full consideration. I look forward to working with each of you and furthering the call of helping our nation's veterans.

And, again, I want to thank you, and I want to thank Ann for making the trip to be here today from our home district to so that you can hear this special testimony from a very special lady about a very important bill.

May God bless you all in your work and may God bless you, Ann, for what you and we pray God's blessings upon our nation's veterans. Thank you, Mr. Chairman.

MR. MILLER. Thank you very much, Congressman McIntyre from the 7th Congressional District. I appreciate having the opportunity to partner with you on many issues that are important to our veterans community. Thanks for being here.

Those were the bells. Everybody heard them ring. We were not supposed to have a vote at this time in the afternoon. However, I would like to go ahead and squeeze as much time as we can with this panel, so we will let you know if we begin to draw short of time.

So, Ms. Knowles, if you would, we will ask you to begin with your testimony.



STATEMENT OF ANN G. KNOWLES, PRESIDENT, NATIONAL  
ASSOCIATION OF COUNTY VETERANS' SERVICE OFFICERS

MS. KNOWLES. Yes, and I would ask that my testimony be made part of the record.

MR. MILLER. Without objection.

MS. KNOWLES. Chairman Miller, Members of the Subcommittee, it is truly my honor to be here to present this testimony before you as president of the National Association of County Veterans Service Officers. I am commenting on the following: recommendations for the improvements to the accuracy and quality of service provided by the Veterans Benefit Administration to individuals calling into the VBA; recommendations for the creation of a federal, state and local government partnership to provide outreach to our veterans' independence.

The National Association of County Veterans Service Officers is an organization made up of local government employees. Our members are tasked with assisting veterans in developing and processing their claims. Between 75 and 90 percent of all claims originate in a county veterans office.

Our members sit across the desk each day with these men and women who wish to file a claim. They are our friends, our neighbors, members of our community whom we see daily. We exist to serve veterans and partner with national service organizations and the Department of Veterans' Affairs to serve veterans.

We will speak about the VBA's telephone units. It appears the majority of the problems center around new staff with a lack of knowledge of VA programs and sometimes disinterest in assisting the veterans or the veteran service officer of record.

When a veteran calls to request a status of his or her claim, the answer shouldn't be that request will have to be made in writing. That is definitely the wrong answer. Worst yet, some have been told wrongly not to file a claim.

The service officers expect to be giving information when calling on any veteran they represent. It is not uncommon to be told we can't give you that information if the veteran isn't with you in the office. The goal of people assisting veteran with benefits should be to do what it takes to get the veterans the benefits.

If first impressions mean anything, the first point of contact with the VA is the 1-800 number. Sometimes it has left a bad impression on many veterans and their dependents. So let us fix that. At one regional office in Florida, the service center manager has an excellent solution, and that can be found in our written testimony. I didn't have enough time to go into that, but they have an excellent solution.

Outreach. Outreach means different things to different people. Outreach to the county veterans service officer means directly touch-



ing a veteran and his dependents. The VA's concept of outreach is putting posters into VA hospitals, to vet centers, to clinics, publicizing in this organization's magazines, and these are good. Both of these methods have the ability to reach a certain segment of veterans.

The outreach that I will address is the hands-on approach. Across our nation, there are veterans that do not think they are a veteran because they didn't lose a limb or they didn't get injured. They came home, went to work to support their families. They have never looked for help from the government.

And when the veteran dies, his wife or his children do not look, because they didn't know they were entitled to, that their husband or their father's service in serving their country gave them the entitlement. They are mostly lower income and have never reached out to the VA; and, therefore, they don't think they are entitled either.

I look at rural North Carolina and see the great need to make these veterans aware that they deserve the benefits, that they are earned entitlement. They are not welfare. These veterans have never made use of the VAMC's, the GI Bill, the pension, the service connected, none of the benefits, because they don't think they have earned them. They just served their country and came home.

It is so rewarding when you can meet a veteran and you tell them what they are entitled to, and you see the hope on their face. It sometimes means a difference between eating and taking medication. I am sure if a study was completed, you would see a large number of rural veterans have never used the VA for any service. The VA has responsibility to reach out and make everyone aware of the entitlement.

Outreach efforts must be expanded in order to reach those veterans' dependents and survivors that are unaware of their benefits. Only one in seven of the survivors are receiving benefits. It is obvious there is a great need for outreach to the veterans community and the local CVSO is the advocate closest to the veterans and widows and with minimal funding, could reach the maximum number of eligible veterans.

Therefore, NACVSO is supporting HR 4264 and I am sorry my time is out. Would you -- I have got --

MR. MILLER. Please continue.

MS. KNOWLES. -- is supporting HR 4264 and its companion Senate Bill 1990, introduced by Congressman McIntyre and Senator Richard Burr of North Carolina. This would allow Secretary Nicholson to provide federal, state, local grants and assistance to state and county veterans to enhance outreach to veterans and their dependents. We are already present in most communities and stand ready to assist the Department of Veterans' Affairs and their task.

In conclusion, if I have commented on any item of interest to this Subcommittee, we stand ready to expand on our comments. And

thank you for giving us this opportunity.

Mr. Miller. Thank you very much for taking time to brief us. We will have some questions. I would like to proceed to Ms. Wersel. You're up, and you have a little button right in front of you on that microphone, down at the base.

[The statement of Ms. Knowles appears on p. 36]

STATEMENT OF MS. VIVIANNE C. WERSEL, MEMBER  
LEGISLATIVE COMMITTEE, GOLD STAR WIVES OF  
AMERICA

MS. WERSEL. I am an audiologist. Can you hear me?

MR. MILLER. No.

MS. WERSEL. If I say that, can I deduct this on my taxes? Mass screening.

Mr. Chairman, Representative Berkley, and Members of the Subcommittee on Disability Assistance and Memorial Affairs, I would like to thank you for the opportunity to testify before you today on behalf of Gold Star Wives regarding the importance of accuracy of benefits information and the quality of services we see when we are seeking assistance from the Veterans Benefits Administration.

I am here particularly for America's military widows, of which I am one, and our children. I am the widow of Lieutenant Colonel Rich Wersel, United States Marine Corps, who served in Iraq on numerous occasions and died on active duty at Camp Lejeune one week after his return from Iraq.

Most recently I have worked to assure that all survivors of active duty deaths receive the enhanced benefits of SGLI and the death gratuity, and I thank Congress very much for your help.

Today I am here to share with you my own experiences, along with the other widows, with the government regarding how we receive our benefits information while experiencing the most difficult time of our life, grieving for our husband.

I want to thank the members of the Subcommittee and its staff for its continued support of all programs related to the well-being of widows and children. However, we do have some concerns.

It is imperative that the death of our spouses should not be compounded by the lack of information or confusing information that prevents us from obtaining the assistance needed so that we can begin the rest of our life without our most critical support and that was our husband.

Currently we are at war, and there are many, many dying at this moment and leaving behind young families. If there is one message that I could leave with you today is that there is never enough accurate information and communication.

t should not be dependent on us to ask the right question or even

to know what question to ask. Getting the right information to the right people at the right time is important. While we are in our fog of grief, we have conversations with many agencies and folders are left for us.

A period of adjustment is needed, often, just to make a phone call, check a website. Lack of information on the VA website can be frustrating. It is often beyond our six months or even a year before we can even address some of our issues. By that time our casualty assistance officer is no longer available. However, we do have a site where we can contact the main person for each branch of service that helps us.

Another issue we have is that many of the CACOs, the Casualty Assistance Officers, know nothing of the Montgomery GI Bill or the refunds of BAH. That's Basic Allowance Housing.

We have multiple instances of the governments's failure to change crucial, critical information regarding beneficiaries of SGLI and the failure to change emergency information provided just before leaving for overseas, which is distressful and no fault of the widows.

We ask your serious consideration of creating an oversight office for survivors across the VA and DoD to assure improved delivery of benefit information to its widows and extending the outreach time, long enough for it to be meaningful for us who are suffering at this time.

Gold Star Wives sponsors a chat room for new widows so that they would have the support of each other as well as those elder widows who have endured hardships in earlier times. We have knowledge based on our chat room which is vibrant and gives a realtime look at the issues these widows are facing.

Many times we are our own best resource system, those in similar situations to identify where to go for needed information, needed help, and to help the new widows recognize the support that is out there for them.

Our issues apply both to new widows and older widows. We are the sorority that no one wants to rush, and our membership is always open, originally meant to serve as an emotional support it has now turned into an avenue of resources for widows. Here we can share benefit information in a user friendly benign setting.

Also I am here to raise awareness that training material must constantly be reviewed and revised because the information is continuously changing. At the most critical time of our lives, we are juggling. We are making decisions. Where are we going to live? What are we going to do with the children? Are we going to quit our job? Are we going to keep our job? And if we are keeping our job, how are we going to do it while we are grieving?

I am running short on time. I am going to go down to -- because I think this is really important and that is there are some issues we have encountered, in getting information regarding our benefits. A

lot of the information is critical. I am out of time. May I proceed?

MR. MILLER. Please proceed.

MS. WERSEL. Thank you.

MR. MILLER. I am going to have to leave in just a minute. Ms. Berkley has already headed to the vote. We have about run out of time, but please proceed.

MS. WERSEL. Thank you. A lot of the information is difficult for the CACOs to even understand, the smoke and mirrors of SBP/DIC benefits, the child option SBP versus the spouse option SBP, confusion with funeral costs, incorrect SGLI, benefit information, CHAMPVA; the list goes on. This information isn't clear, even for the CACOs to deliver to us and much less for us to understand it.

Bereavement counseling is an issue for us, just trying to get on the website to understand where we go for counseling, what type of referral we need. Are the counselors really ready for the young widows? I don't think they are. I think we are a breed of our own it is difficult for them to understand that we may need more time, more frequent visits. We may need more sensitivity when it comes to dealing with a grieving spouse. And from the response that we are getting from our chat room, this is now being done.

In conclusion, we do not want to be forgotten. Whenever the ultimate sacrifice is given, there is family left behind. When our nation asked our husbands to give their lives, we are asked to continue our lives with a gap so large it is difficult to transgress.

I am asking you to please show the spirit of this nation by not forgetting us in our time of need. We do not come to condemn the various government personnel who touch our lives; giving them the tools they need to support us widows who are forced to exist in a fog of grief, so that we can make a million unsure decisions that we never had to make before.

I thank this Committee for using this hearing as one more avenue of awareness and education, for giving me the opportunity to share my thoughts and the goals of Gold Star Wives. We hope that this will alert you to discrepancies and inefficiencies that you may be able to alleviate in your deliberations this year. We will be happy to continue to work with you in addressing any and all outreach initiatives. Thank you.

[The statement of Ms. Wersel is on p. 44]

MR. MILLER. Thank you very much, and rest assured you are not forgotten. We have to ensure that our servicemembers, veterans, and their survivors are well informed of all of the services that are available out there to ease their transition to civilian life and also to those widows who are out there who have lost a spouse.

Without objection, statements will be entered into the record from the Senior Law Project at Washoe County Senior Center and the

American Federation of Government Employees. Also, all members may have questions to submit to witnesses.

[The statement of AFGE, AFL-CIO is on p. 54]

[The statement of VPBPS is on p. 65]

[The information is on p. 70]

MR. MILLER. Again, I apologize. This is not the way we were supposed to have ended this today. Now I have to go for a vote. We will submit questions to you for the record, and we will make sure that VA gets the responses to your questions because I had hoped that they would be made in public.

We thank the VA for staying behind, and I would say I have got to go to the vote now, so with nothing further this hearing is adjourned.

[Whereupon, at 2:52 p.m., the Subcommittee was adjourned.]

## APPENDIX

Chairman Jeff Miller  
Opening Statement

Hearing on VBA outreach activities

March 16, 2006

Good afternoon. The hearing will come to order.

We are meeting today to receive testimony on the Veterans Benefits Administration's Public Contact Program, as well as the extent and nature of current outreach efforts to servicemembers, veterans, and their dependents.

In recent years, VBA has done a good job of producing and distributing information that outlines the various benefits and services offered by the Department of Veterans Affairs, including a survivors' benefits website launched last year. The federal government, likewise, has begun taking a more active role in providing information, such as the website [firstgov.gov](http://firstgov.gov), which is marketed as the quote "U.S. gateway to all government information," end quote.

However, web-based and other types of electronic information programs may not be readily accessible to some potential beneficiaries. For this reason, it is vitally important that when someone calls their local VA office, they receive accurate information in a courteous manner.

It was brought to my attention through a series of published articles on VA's so-called "mystery caller program" that almost half of the time callers – who were in fact VA employees posing as customers – were given inaccurate information. In several instances callers were treated rudely. Veterans and their families deserve better. On January 24th of this year, I wrote to Admiral Cooper requesting information on what VBA has done to improve its public contact service; I appreciate his timely response. The "mystery caller program" is the impetus for today's hearing.

### CLOSING

Outreach is a fundamental part of VA's mission. I look forward to the findings and recommendations of the outreach study mandated in Public Law 108-454.

We must ensure that our servicemembers, veterans, and their survivors are well informed of the many services that exist to ease their transition to civilian life.

Without objection, statements will be entered into the record from the Senior Law Project/ Washoe County Senior Center; and the American Federation of Government Employees. Likewise, members may have questions to submit to the witnesses for the record.

With nothing further, the hearing is adjourned.

Statement of Congresswoman Shelley Berkley  
Subcommittee Hearing on Disability Compensation and Memorial Affairs  
Oversight Hearing on Public Contact and Outreach by VA Regional Offices  
March 16, 2006

First, I would like to thank Chairman Miller for holding this hearing. I was in dismay to learn that 22 percent of the veterans calling a VA regional office receive a “totally incorrect” answer. This is unacceptable for our veterans. It seems that VA is sacrificing quality for quantity by rewarding speed without regard to accuracy. This simply cannot continue!

Some Veterans Benefits Administration employees believe that telephone work is undervalued at the VA. This is unfortunate because the representatives on the phone are the VA to those veterans who call. In addition, assigning employees to work the telephones as a punishment for poor performance is unacceptable. If VA employees are to provide the services that veterans and their families deserve, VA must review how assignments are made, how they reward employees, and possibly re-evaluate the prominence of the “three-minute rule.”

Veterans are harmed when they receive the wrong information from the VA. For example, the Committee has heard from the mother of a severely disabled, medically discharged veteran of Operation Iraqi Freedom who contacted a regional office to request assistance with vocational rehabilitation. This veteran had fallen through the seams of the so-called seamless transition program. This veteran was told incorrectly by the VA he would have “to wait” until after the regional office completed the rating on his claim. More than a year after his discharge, the veteran was rated 70 percent disabled. The veteran was finally evaluated for Vocational Rehabilitation 14 months after leaving military service. Had the veteran been given correct advice he would have received more timely services.

VA must create more partnerships with those who are in contact with potential beneficiaries of VA benefits. It seems that the Senior Law Project in Reno, Nevada has engaged in effective outreach using the meals on wheels program. I will be talking with staff at the Senior Center in Las Vegas to see if we can replicate the outreach program there.

I hope that the witnesses will be able to answer my questions. Again, thank you for being here today and I look forward to your testimony.

**Congressman Tom Udall (NM-03)**  
**HVAC Subcommittee on Disability Assistance and Memorial Affairs**  
**Oversight hearing on Veterans Benefits Administration (VBA) and the quality**  
**of service**

---

Mr. Chairman,

Over the past decade, informational outreach to veterans has been a main priority of the VA. As a result, more and more veterans are seeking assistance on benefits, on health care, on compensation, and more. It is absolutely necessary that when these veterans call the VBA that they are provided with timely, accurate, and complete information that will aid them in their requests.

Secretary McCoy, thank you for your testimony. I was as concerned with the results of the mystery caller study as anyone else on this committee, and I am interested in how the national telephone quality assurance program will ensure across-the-board improvements will be made. It is more than obvious that VBA representatives cannot deviate from taking every opportunity of providing veterans with the best information possible.

I would also like to thank Mrs. Knowles and Mrs. Wersel for their presence and testimony today. Mrs. Wersel, your testimony in particular demonstrates how obtaining the most basic information can be a burdensome process, from providing the VA with a change of address to finding the nearest VA Center to accessing and understanding the VA website. The VBA can, and should, be a resource for all veterans, and I am hopefully we can use today's hearing to improve our efforts at serving veterans.

Thank you, Mr. Chairman.



**STATEMENT OF  
JACK MCCOY  
ASSOCIATE DEPUTY UNDER SECRETARY  
FOR POLICY AND PROGRAM MANAGEMENT  
DEPARTMENT OF VETERANS AFFAIRS  
BEFORE THE  
SUBCOMMITTEE ON DISABILITY AND MEMORIAL AFFAIRS  
HOUSE COMMITTEE ON VETERANS' AFFAIRS**

**MARCH 16, 2006**

Mr. Chairman and members of the Subcommittee, I appreciate the opportunity to appear before you today to discuss VA's efforts to reach out to servicemembers, veterans, and their survivors and make them aware of the full range of benefits and services to which they may be entitled. In addition to highlighting our various outreach activities, I will also testify about VBA's efforts to improve the quality of service we provide to telephone callers who contact the Veterans Benefits Administration (VBA) regional offices. I will specifically address the actions that we have taken as a result of the "mystery caller" study, which was an internal quality improvement initiative.

**1. Outreach to Servicemembers**

***Benefits Information at time of Induction into Service***

Since November 2004, everyone inducted into the five military branches receives a VA benefits pamphlet at the Military Entrance Processing Station. This pamphlet provides inductees with basic information on VA benefits and services at the start of their military active service. We want to be sure they know that VA will be there for them in the future.

### ***Transition Assistance Program (TAP) and Other Military Services Briefings***

Transition Assistance Program (TAP) briefings, other military services briefings, and personal interviews conducted by VBA representatives continue to increase each year, as indicated in the chart below. These include briefings conducted for regular active duty military members; pre- and post-deployment briefings for Reserve and National Guard members; and briefings conducted overseas in England, Germany, Italy, Japan, Okinawa, Korea, Bahrain, and Guantanamo Bay.

<i><b>Fiscal Year</b></i>	<i><b>Briefings</b></i>	<i><b>Attendees</b></i>	<i><b>Interviews</b></i>
2003	5,840	210,015	102,402
2004	7,834	276,574	122,120
2005	8,184	326,664	124,092
2006 (through 12/31/05)	1,264	65,218	8,853

### ***Disabled Transition Assistance Program (DTAP)***

Through VA's DTAP briefings, VBA advises transitioning servicemembers about the benefits available through VBA's Vocational Rehabilitation and Employment Program. Standardized information on the VR&E Program is provided through formal briefings, booklets, videos, and interviews to veterans with service-connected disabilities seeking suitable employment or independent living.

***National Guard and Reserve Members***

In peacetime, outreach to Reserve and National Guard members is generally accomplished on an "on call" or "as requested" basis. But, with the onset of Operations Enduring Freedom and Iraqi Freedom (OEF/OIF) and the activation and deployment of large numbers of Reserve and National Guard members, VBA's outreach to this group has been greatly expanded. Benefits briefings for Guard and Reserve members increased from 821 briefings for more than 46,000 attendees in FY 2003 to nearly 2,000 briefings for more than 118,000 attendees in FY 2005.

Recently, VA and the National Guard Bureau teamed up to train newly hired State Benefits Advisors (SBAs) and ensure a smooth and seamless transition for Guard members returning from active-duty deployments. The states hired 54 new National Guard SBAs who are themselves recently returned veterans. They recently completed a special training program at the Veterans Benefits Administration Academy in Baltimore to increase their knowledge of VA benefits and services, including medical benefits. Now these SBAs are available to educate fellow combat veterans on the many benefits to which they may be entitled.

***Military Treatment Facilities (MTFs)***

Since 2003, VA has assigned veterans service representatives at key MTFs where severely wounded OEF/OIF servicemembers are frequently sent.

These representatives educate servicemembers and their families on VA benefits and services, and assist with filing disability compensation claims and claims for vocational rehabilitation and employment services. Full-time staff are assigned to the Walter Reed Army Medical Center and the Bethesda Naval Medical Center. Similar teams work with patients and family members at Eisenhower (Ft. Gordon, GA), Brooke (Ft. Sam Houston, TX), and Madigan (Tacoma, WA) *Army Medical Centers*; Evans (Ft. Carson, CO) and Darnall (Ft. Hood, TX) *Army Community Hospitals*; and Camp Pendleton and Balboa *Naval Hospitals* (CA). VBA coordinators also provide itinerant service at other MTFs. As of January 2006, more than 8,400 hospitalized OEF/OIF servicemembers from the major MTFs have been assisted through this arrangement.

### ***Benefits Delivery at Discharge***

In concert with the military services outreach program, VBA continues its Benefits Delivery at Discharge (BDD) Program through which servicemembers can apply for service-connected disability compensation within 180 days of discharge. The required physical examinations are conducted, service medical records are reviewed, and a preliminary rating decision is prepared prior to or shortly after discharge so that benefits can be awarded shortly after discharge. Currently 140 military installations participate in this program, including two sites in Germany and three in Korea. The number of BDD claims received by VA has increased from almost 26,000 in FY 2003 to more than 46,000 in FY 2005.

## **2. Outreach to Veterans**

### ***Recently Separated Veterans***

The Veterans Assistance at Discharge System (VADS) generates a "Welcome Home Package" for all recently separated veterans (including Reserve and National Guard members) that contains a letter from the Secretary, along with pamphlets describing VA benefits and services and a benefits timetable. VADS also sends separate packages that explain Education, Loan Guaranty, and Insurance benefits. In addition to the VADS mailings, a separate personal letter from the Secretary, along with benefits information, is sent to each returning OEF/OIF veteran.

### ***Former Prisoners of War (FPOWs)***

In February 2003, VBA enhanced its national outreach efforts to assist FPOWs. Regional offices contacted FPOWs who were not receiving compensation or were receiving compensation for disabilities rated 50 percent or less. In June 2003, this outreach initiative was expanded to include about 9,500 FPOWs who were recently identified as FPOWs in our system or who were rated less than 100% disabled. This outreach program produced 356 original and 1,183 reopened claims. A pamphlet describing benefits for FPOWs was developed to support this outreach effort and continues to be distributed during FPOW outreach events.

During FY 2004, a coordinated nationwide outreach campaign was conducted for FPOWs in the news media. VBA also activated a totally redesigned website devoted to FPOW issues and programs.

During 2005, VA contacted nearly 21,000 FPOWs or their survivors to make them aware of two new conditions (heart disease and stroke) added to the list of conditions presumed to be the result of POW captivity. In 626 cases, FPOWs who had been previously rated as non service-connected for heart disease or stroke were granted service connection for these conditions. Another 556 survivors were granted Dependency and Indemnity Compensation (DIC).

### ***Pension Outreach***

VBA reaches out to low-income and elderly veterans and surviving spouses to make them aware of their potential entitlement to pension benefits. VBA outreach coordinators routinely participate in events where low-income and elderly veterans and surviving spouses gather, such as senior citizen centers, nursing homes, and senior day care centers. Relationships have been established with local agencies on the aging, Social Security Administration (SSA) offices, and other agencies and organizations that come into contact with older Americans.

During FY 2002, VA joined with SSA in a national outreach effort to advise SSA public contact employees about VA benefits and services. VBA distributed 2 million copies of benefits pamphlets to more than 1,300 SSA offices

nationwide. The pamphlet was distributed in both English and Spanish. Regional offices contacted the local SSA offices in their jurisdiction to ensure that systems were in place to refer veterans and their spouses between the two agencies. A December 2005 revision to the pamphlet is currently being produced and will again be distributed to SSA offices.

VBA continues to work closely with VHA and the National Cemetery Administration to ensure benefits information is made available at key customer service points, such as the waiting areas of medical facilities and at national cemeteries. We have new initiatives underway that will include providing information about pension benefits in the Enrollment Welcome Letters sent to lower income veterans that are being enrolled for Category 5 health care benefits. We are also continually strengthening our relationships with agencies that come into contact with individuals who may be eligible for pension, such as Department of Health and Human Services, AARP, and national funeral directors.

### ***Homeless Veterans***

As part of Public Law 107-95, VBA established full or part-time Homeless Veterans Outreach Coordinators (HVOCs) at all 57 regional offices. The HVOCs routinely meet with representatives from various Federal agencies, service organizations, associations, and other groups that are involved in homeless veterans programs, to learn more about programs that homeless veterans may access. HVOCs continue to actively participate in "stand downs" for homeless

veterans. Stand downs are typically one to three day events providing food, shelter, clothing, health screenings, VA and Social Security benefits counseling, and referrals to a variety of other services, such as housing, employment, and substance abuse treatment.

### ***Outreach to Other Targeted Veteran Constituencies***

Women Veterans. Women Veterans Coordinators at regional offices continue to work closely with their counterparts in the Veterans Health Administration and Vet Centers, as well as with local service organization representatives. Through such partnering, local outreach events have been expanded to regional activities such as the annual Women Veterans Appreciation Day in Branson, Missouri. VBA representatives at the national and local levels continue to work with the Center for Women Veterans, the VHA Women Veterans Health Program, and the Secretary's Advisory Committee on Women Veterans, to improve outreach to women veterans.

Native American Veterans. VBA outreach coordinators have participated in VA benefits briefings on reservations and meetings with local Native American groups. In FY 2002, working with the Center for Minority Veterans, VBA developed benefits training for Tribal Veterans Representatives who are designated by tribal officials to serve as a point of contact for tribal veterans. They are valuable resources for information on VA benefits and services. Through this program, 35 Tribal Veterans Representatives from Montana and Wyoming received comprehensive training on VA benefits and services,



including the compensation claims process and health care enrollment. This program will expand to other states in FY 2006.

Vietnam Veterans Exposed to Agent Orange: The major ongoing outreach initiative for veterans who served in-country Vietnam is the *Agent Orange Review* newsletter, published two to three times annually by the Veterans Health Administration (VHA) in partnership with VBA. It is mailed to approximately 600,000 in-country Vietnam veterans to update them on new medical studies, changes in benefits, and related matters. The Agent Orange Helpline continues to operate with more than 7,000 calls received in FY 2005.

Gulf War Veterans: Outreach to Gulf War veterans who served in the Southwest Asia Theater of Operations during the period of August 2, 1990 to July 31, 1991 is mainly accomplished through the *Gulf War Review* newsletter, which is issued three to four times annually and mailed to about 220,000 individuals. It contains information about Gulf War-related issues and new legislation. A special Gulf War Helpline also supports Gulf War veterans with information and assistance.

Project 112/SHAD (Project Shipboard Hazard & Defense): VA continues to mail outreach letters to veterans who participated in Project 112 tests during the 1960s and early 1970s.

Mustard Agents and Lewisite (Mustard Gas): VA continues to reach out to veterans identified as being exposed to mustard gas or Lewisite, and we continue to make efforts to obtain Social Security numbers and current addresses for any remaining veterans who may not yet have received them.

First Time Applicants: Per Public Law 107-103, Section 304, all veterans who first apply for any VA benefit must be informed about other potential

benefits. Upon receipt of compensation, pension, and education claims, VA field stations send out pamphlets describing other VA benefits. Veterans who receive an award letter for disability compensation benefits also receive an information sheet describing other VA benefits and services. Veterans and surviving spouses using home loan guaranty benefits are also mailed a copy of a pamphlet at the time of loan closure that provides a summary of VA benefits.

### **3. Outreach to Survivors**

#### ***Casualty Assistance – In-Service Deaths***

Casualty Assistance Officers (CAOs) from VA regional offices visit family members of servicemembers who died on active active duty to assist them in applying for Dependency and Indemnity Compensation benefits. These visits are coordinated with the military CAOs. A special brochure that outlines benefits and services for survivors of servicemembers is provided. The benefits application process is streamlined through the use of a simplified one-page application form that is faxed to the VA Regional Office and Insurance Center in Philadelphia. All of these claims are processed within 48 hours of receipt of required documents. Because family members are in an acute stage of grief during the initial visit, a six-month follow-up letter is sent to ensure that surviving spouses and dependent children are aware of the full range of benefits available to them.

***Survivors Benefits Web Site***

In 2005, VBA participated in a joint agency effort with the Department of Defense to create a single point of access to benefits information specific to survivors of OEF/OIF servicemembers. A new web site was launched in July 2005 that offers users a choice of information for survivors of servicemembers who died while on active duty, or survivors of veterans who died as a result of a service-connected disability. Almost 241,000 visitors have accessed the site to date.

***Other Eligible Dependents & Survivors***

As required by Public Laws 107-14, Section 6 (Outreach to Eligible Dependents) and 107-103, Section 304 (Improvement of Veterans Outreach Programs), VA has developed pamphlets describing potential benefits. These are mailed out by the regional offices to approximately 600,000 survivors a year that apply for a United States Flag for burial purposes. A benefits pamphlet is also sent to all dependents and survivors who file original claims for DIC, Death Pension, Dependents' Educational Assistance, and Life Insurance.

VA's Office of Policy, Planning, and Preparedness is currently conducting a survey as required by Public Law 108-454, the Veterans Benefits Improvement Act of 2004, sec. 805. The survey will be the basis for a report on servicemembers' and veterans' awareness of benefits and services available under laws administered by Secretary of VA. Once the final report is submitted,

VBA will work closely with the Office of Policy, Planning, and Preparedness to ensure that outreach enhancements are implemented accordingly. A draft of the report is anticipated to be delivered in July 2006.

#### **4. Improvement of Telephone Services**

VA regional office employees provide direct services to veterans and their family members. These employees are part of public contact teams responsible for outreach, fiduciary activities, and direct contacts through telephone calls and face-to-face interviews. In FY 2005, we handled more than 6.3 million phone calls and conducted more than 1 million interviews.

Although VBA has had a local quality review process in place for many years that involves silent monitoring of calls by regional office management, a more broadbased internal quality improvement initiative known as the "mystery caller" study was undertaken by VBA. It was intended to assess the completeness and accuracy of the information provided to phone inquiries that are not related to a specific claim. While the findings of this internal review were disappointing, they have been a catalyst for actions to improve the quality of our telephone services.

A letter, with an attached summary of some of the actions we have taken as a result of the "mystery caller" study, was sent to the subcommittee on February 10, 2006. As stated in the letter, VBA will continue to strengthen field guidance, oversight, and accountability systems in this area. We are also expanding the training resources available to our employees and providing better

information systems and tools. Completion of an on-line reference system to help employees provide complete and accurate information is will be available by the end of the year.

The Under Secretary for Benefits has communicated an expectation to all regional office directors that immediate and significant improvements will be realized, and that regional office leaders will become personally involved in local telephone quality oversight and improvement efforts. In addition, all public contact employees will use the furnished training tools.

We are implementing a national telephone quality assurance program that we successfully piloted last year. This program allows us to centrally monitor all types of calls to our system, instead of just assessing responses to "staged" general information calls by "mystery callers." It will also enable us to provide more immediate feedback and training to employees and their supervisors, which the pilot demonstrated can significantly and rapidly improve quality.

We are upgrading our telecommunications technologies to implement centralized quality monitoring of our national toll-free telephone network. We are beginning this centralized monitoring of regional offices as the systems are upgraded. By the end of 2006, we will have the necessary technology installed to enable us to silently monitor 28 regional offices across the country. We will then be able to establish a quality baseline for telephone services and develop regional office and national goals for performance improvement. We are also

accelerating plans to acquire the technology to expand to the remaining regional offices.

We must provide complete and accurate information to all those who call us for assistance – and our assistance must be offered with courtesy, understanding, and professionalism. This is, and will remain, a top priority for the entire VBA organization.

Mr. Chairman, this concludes my testimony. I will be happy to respond to any questions that you or other members of the Subcommittee might have.

**National Association of County  
Veterans Service Officers**

**Testimony of**  
**Ann G. Knowles, President**

before the

United States House of Representatives  
Subcommittee on Disability Assistance and  
Memorial Affairs

109<sup>th</sup> Congress

On

**March 16, 2006**

# Testimony of

## **Ann G. Knowles, President**

### National Association of

### County Veterans Service Officers

#### **Introduction**

Chairman Miller, members of the Subcommittee, it is truly my honor to be able to present this testimony before you. As President of the National Association of County Veterans Service Officers, I am commenting on:

- Recommendations for the improvements to the accuracy and quality of service provided by the Veterans Benefits Administration (VBA) to individuals calling into the VBA.
- Recommendations for the Creation of a New Federal/State/Local Government Partnership. to provide Outreach to Veterans and their Dependents.

The National Association of County Veterans Service Officers is an organization made up of local government employees. Our members are tasked with assisting veterans in developing and processing their claims. Between 75 and 90% of the claims presented to the Veterans Administration each year originate in a county veterans office. Our members sit across from those men and women who wish to file a claim each day. They are our friends and neighbors members of our communities whom we see daily. We exist to serve veterans and partner with the National Service Organizations and the Department of Veterans Affairs to serve veterans. Our Association focuses on outreach, standardized quality training, and claims development and advocacy. We are extension or arm of government, not unlike the VA itself in service to the nation's veterans and their dependents.

Our workforce represents approximately 2,400 employees from 28 states available to partner with Department of Veterans Affairs to help speed the process of claims development and transition of our military personnel to civilian life.



Upon discharge, the service man or woman becomes a veteran who returns to a local community. When health issues become apparent and help is needed the most visible and accessible assistance is the County Veterans Service Officer. As we sit here today discussing the needs of the veterans across this great land it soon becomes evident that there are many areas that need attention.

Outreach and claims processing improvements are essential if we are to fulfill the obligation proclaimed by Abraham Lincoln "...To care for him, who shall have borne the battle and for his widows and orphans...". This is our focus and passion.

### • **VBA's Telephone Units:**

It appears the majority of the problems center around new staff with a lack of knowledge of Veterans Administration (VA) programs and disinterest in assisting the veteran or the veteran service officer of record, if it requires looking up the answer on more than one computer system. When a veteran calls the number and requests the status of his or her claim the answer shouldn't be "that request will have to be made in writing." DEFINITELY THE WRONG ANSWER. That is not the only wrong advice given, on many occasions veterans and widows have been advised NOT TO FILE A CLAIM, this is the worst of bad information. How many of those veterans or dependents will never receive benefits because of bad information. When a veteran or dependent calls for help there should be a ready response of "If I don't know I'll find out and get right back to you".

The Veterans Administration needs to train the staff at the phone units on how the VA medical system works. They have little or no understanding of how basic health services operate. For example In-Home Care, Adult Day Care, and how to file for Unauthorized Health Care at a Non-VA medical center. Where to send the paper work and how long does the veteran have to file a claim. It isn't just a lack of knowledge of the VA medical system that causes county service officers to distrust the information coming out of these phone units many times even the answers on basic claims or appeals is incorrect and misleading.

The service officers expect to given information when calling on any veteran they represent. It is not uncommon to be told, by the employee manning the phone, we can't give you that information if the veteran isn't with you, in the office. The goal of people assisting veterans with benefits should be to do what it takes to get veterans the benefits they so justly deserve. The people on the phones for VA should be some of the best trained in the system.

If first impressions mean anything, the first point of contact with VA, 1 (800) 827-1000, has left a bad impression on many a veteran or dependent.

## **So Let's Fix It:**

At one Regional Office in Florida, the Service Center Manager has issued an order to all phone room personnel to 1). Fully cooperate with the County Veterans Service Officers that calls in. 2). Maintain a current listing of County Veterans Service Officers by County for verification purposes and 3). Installed and manned, with a highly qualified personnel, a special phone number for County Veterans Service Officers. This is the beginning of a true partnership between the Veterans Administration and County Veterans Service Officers in Florida. What we need is more of these kind of cooperative relationships throughout the nation.

## **• OUTREACH:**

Outreach means different things to different people. Outreach to the County Veteran Service Officer means directly touching a veteran and his dependents. The VA concept of outreach is to put posters in the VA Hospitals, Clinics, Vet Center, and publishing in the Service Organization magazines. Both of these methods have the ability to reach a certain segment of Veterans

The outreach that I will address is the hands on approach. Across our nation there are veterans that do not think they are a veteran because they did not lose a limb or get injured in anyway. They came home and started to work to support their families. They have never looked for any help from the government. When the veteran dies their families still do not know they are entitled to benefits just because their husband or father served his country. These are the people that need outreach. They are mostly lower income and have never reached out to the VA and therefore they don't think they are entitled to this help.

I look at rural North Carolina and see the great need to make these veterans aware that they deserve the benefits, that they are earned entitlement not welfare. These veterans have never made use of the VAMC's, the GI Bill, Home Loan, Pension or Compensation Benefits. They just served their country and came home. It is so rewarding when you meet one of these veterans and tell them what they may be entitled to and see the hope on their face. It sometimes means the difference in eating or buying medicine. I am sure if a study was completed you would see a large number of rural veterans have never used the VA for any service and did not know they could. The VA has a responsibility to reach out and make everyone aware of their entitlement. One of the ways is for the County Veterans Service Officer to speak to groups and ask them to spread the word. To go into the nursing homes and assisted living homes to assist veterans and dependents.

We have the obligation to try and reach the 853,000 veterans and 1.1 million dependents that the Knight Ridder report indicated that were missing benefits. I am sure this number will increase with the returning troops. We would like to think that everyone is knowledgeable about their benefits, but we as county service officers see this is not true each day. We are telling the newly returning troops of their benefits. This is mainly due to the fact that the servicemen and women do not take the time to learn of their benefits they are just like their fathers and grandfathers before them they are ready to go home and get on with their life.

Outreach efforts must be expanded in order to reach those veterans, dependents and survivors that are unaware of their benefits and to bring them into the system. Nearly 2 million poor Veterans or their impoverished widows are likely missing out on as much as \$22 billion a year in pensions from the U.S. government, but the Department of Veterans Affairs has had only limited success in finding them, according to the North Carolina Charlotte Observer.

Widows are hardest hit. According to the VA's own estimate, **only one in seven** of the survivors of the nation's deceased Soldiers, Sailors, Airmen and Marines who likely could qualify for the pension actually get the monthly checks. What's more, participation in the program is falling. **Veterans and widows are unaware that the program exists.** They simply don't know about it and the VA knows that many are missing out on the benefit "We obviously are here for any veteran or survivor who qualifies," said a VA Pension official. **"But so many of these people -- we don't know who they are, where they are."** The VA's own report from late 2004 recommended that the agency "improve its outreach efforts" with public service announcements and other pilot programs. While it made limited efforts to reach veterans or their widows through existing channels, it is difficult to determine whether such efforts have been successful.

Nonetheless, one VA estimate of the program shows the potential pool of poor veterans and widows without the pensions has remained unchanged the past four years. The total number of pension cases fell to 541,000 in fiscal 2005, the sixth straight year of declines. The VA actuary's office predicts that pension participation is likely to drop further, losing between 7,000 and 8,000 enrollees a year and falling below 500,000 participants by 2012, according to a VA actuary report obtained by Knight Ridder.

Of all those likely eligible, only 27 percent of veterans and 14 percent of widows receive the money. It is obvious that there is a great need for outreach to into the veteran's community and the local CVSO is the advocate closest to the veterans and widows and with minimal funding could reach the maximum number of eligible veterans and widows. Therefore, NACVSO is supporting HR 4264 and its companion bill S 1990, introduced by Congressman Mike McIntyre and Senator Richard Burr, of North Carolina, that would allow Secretary Nicholson to provide federal – state – local grants and assistance to state and county veteran's service officers to enhance outreach to veterans and their dependents. We are already present in most communities and stand ready to assist the Department of Veterans affairs with this monumental task.

## **CONCLUSION:**

This concludes my comments.

If I commented on any items of interest to the Committee on Veteran Affairs, NACVSO stands ready to expand on our comments or suggestions for improving services to veterans.

Thank you.

P.O. Box 731  
Clinton, North Carolina  
28329-0731

## Ann G. Knowles

<b>Experience</b>	1983-Present	Sampson County Government	Clinton, NC
	Veterans Service Officer		
	<ul style="list-style-type: none"> <li>Assist Veterans and dependents with VA benefits.</li> </ul>		
	1975-1983	Sampson County Government.	Clinton, NC
	Assistant Veterans Service Officer		
	<ul style="list-style-type: none"> <li>Assist Veterans and dependents with VA benefits.</li> </ul>		
<b>Education</b>	1965-1969	Hobbton High School	Clinton, NC
	1992	VA Accreditation with NACVSO	
	1995	VA Accreditation with NC Div. of Veterans Affairs	
	1999	VA Accreditation with American Legion	
	2005	VA Accreditation with AMVETS	
	2006	VA accreditation with DAV	
<b>Interests</b>	Girls Scouts 7 years		
	Church Youth Group 10 years		
<b>Achievements</b>	National Association of County Veteran Service Officers Executive Committee		
	National Association of County Veterans Service Officers Secretary		
	National Association of County Veterans Service Officers 2 <sup>nd</sup> Vice President		
	National Association of County Veterans Service Officers 1 <sup>st</sup> Vice President		
	National Association of County Veterans Service Officers President		



**NATIONAL ASSOCIATION  
COUNTY VETERANS SERVICE OFFICERS**

2200 Wilson Blvd.  
Suite 102-530  
Arlington, VA. 22301-3324

National Association of County Veterans Service Officers

Funding Statement  
March 16, 2006

The National Association of County Veterans Service Officers (NACVSO) is a non-profit organization registered as a 501 (c) Corporation with the Internal Revenue Service.

NACVSO is not currently in receipt of any federal grants or contracts.

For further information, contact:

James Goltart  
Chief Financial Officer/Treasurer  
National Association of  
County Veterans Service Officers, Inc.  
(507)357-2251----Phone  
(507)357-6375----FAX



## *Gold Star Wives of America, Inc.*

540 N. Lombardy St. • Arlington, VA 22203-1060 • (703) 527-7706

### **Statement of Gold Star Wives of America, Inc**

Before the

Subcommittee on Disability Assistance and Memorial Affairs  
Committee on Veterans' Affairs  
United States House of Representatives

Presented by

Vivianne Cisneros Wersel  
Member, Legislative Committee

March 16, 2006

"With malice toward none; with charity for all; with firmness in the right, as God gives us to see right, let us strive to finish the work we are in; to bind up the nation's wounds, to care for him who has borne the battle, his widow and his orphan."

...President Abraham Lincoln, Second Inaugural Address, March 4, 1865

Not for publication  
Until Released  
By the Committee

**INTRODUCTION/BACKGROUND**

Mr. Chairman, Mr. Vice-Chair, Representative Berkley, and members of the Subcommittee on Disability Assistance and Memorial Affairs, I would like to thank you for the opportunity to testify before you today on behalf of all Gold Star Wives regarding the importance of the accuracy of benefits information provided to, and the quality of service received by, individuals seeking assistance from the Veterans Benefits Administration. I am here particularly for America's military widows, of which I am one, and our children.

My name is Vivianne Wersel. I am the widow of Lt. Col. Rich Wersel, USMC, who served in Iraq on numerous occasions and died on active duty at Camp LeJeune one week after his return from Iraq. Most recently, I have worked to assure that all survivors of active duty deaths receive the enhanced benefits of SGLI and the Death Gratuity and I thank the Congress for your help. I am here to represent to you my own and others experiences with the government regarding how our nation's widows receive their benefits information in a most difficult period of their lives. I will also present to you the collective outreach problems of our Gold Star Wives with the hopes that they will alert you to discrepancies and inefficiencies that you may be able to alleviate in your deliberations this year.

The Gold Star Wives of America, Inc. was founded in 1945 and is a Congressionally-chartered service organization comprised of surviving spouses of military service members who died while on active duty or as a result of a service-connected disability. We could begin with no better advocate than Mrs. Eleanor Roosevelt, newly widowed, who helped make GSW a truly national



organization. Mrs. Roosevelt was an original signer of our Certificate of Incorporation as a member of the Board of Directors. Many of our current membership of over 10,000 are the widows of service members who were killed in combat during World War II, the Korean War, the Vietnam War and the more recent wars including the one we are currently in, the Global War on Terrorism (GWOT).

I do want to thank the Members of this committee and its staff for its continued support of programs that directly support the well-being of our service members' widows and their families. It is imperative that the difficulty of the sacrifice of our husbands' lives should not be compounded by lack of information, confusing or erroneous information that prevent our widows from accessing the assistance needed to begin the rest of life without that core person who had been the now widow's most critical support.

#### **THE CHALLENGE**

We are unmistakably in a time of war. Warriors are dying and leaving behind young families. If there is one message I could leave you with today, it is that there is never enough good communication—good, accurate, thorough information that does not depend on the new widow to know the right questions to ask while in the middle of her grief dealing with the death of her spouse.

Our widows need our help. We need to identify and reach out to them. In addition, each of the government agencies must coordinate with their counterparts to ensure that the message given is thorough and consistent as widows transition while suffering the loss of a loved one.

We need to examine the quality of outreach, information and coordination among agencies more closely and work hard to prevent widows and their children from encountering gaps in identifying benefits.

## **GOVERNMENT INITIATIVES**

The Departments of Veterans Affairs (VA) and Defense (DoD), including the Military Services, have several on-going programs which merit attention as critical facets in serving widows in this most difficult time of their lives. These organizations together have co-hosted a series of meetings that focus on improving outreach to surviving family members. They are creating a single resource web-based document that will offer communication channels for all services widows who are entitled to and need to continue their daily living. We have access to Headquarters Casualty Assistance contacts when contact with the assigned Casualty Assistance Calls Officers or the Casualty Assistance Officers (CACO/CAO) no longer exist. Often widows do not know where to turn simply to identify their benefits or what questions to ask. We participate in this outreach and applaud these efforts. To enhance these efforts, GSW asks your serious consideration of creating an oversight office for survivors across the VA and DoD to assure improved delivery of benefit information and benefits to survivors.

## **BRIDGING THE GAPS**

Getting the right information to the right people at the right time is important. What's the right time? CACO's and other VA personnel reach out to our widows to inform them of their rights

and benefits immediately upon the death of their spouse. They have conversation; they are left a “Golden Folder”. This is the right thing to do. But we must recognize the fog of grief that surrounds a new widow. The VA sends out a six month ‘reminder’ letter. But I repeat that we must recognize the fog of grief that surrounds a new widow, still new at six months. A period of adjustment is needed oftentimes before a widow can make phone calls, visit web sites for ‘research’ information she needs. It is often well beyond six months and even a year before a widow can address some issues, for instance financial ones; yet, at that point her support is gone. We must look toward extending out the outreach time, long enough for it to be meaningful to one suffering extreme grief.

We have tried diligently to identify where there are challenges to be met. The GSWs found need for, and created, a chat room for widows so that they would have the support of each other as well as some of us who have endured our hardship in earlier times. So we have knowledge based on our chat room which is vibrant and gives a real-time look at the issues these widows are facing. We have many GSWs who are active in their communities, helping others in similar situations to identify where to go for needed information and help new widows recognize the support that is out there for them. Our issues apply both to new widows and older widows.

Our outreach successes are also our challenges—whether we are talking about the VA’s 1-800 number, the VA representatives, the CACOs, the CAOs, or the web site—sometimes excellent resources and sometimes falling a bit short. Not every one nor every instance. I am here to raise awareness that our training, our written material must be constantly reviewed, revised.

Whatever the medium to transfer benefit information, the need to improve accuracy is never ending. This is not a particular failing; it is simply a constant because information continuously changes; new situations arise; constant diligence is required on the part of information providers to give the proper and unencumbered support to widows who are in such desperate and immediate need.

It sometimes lacks impact to listeners to hear of anecdotal evidence of misinformation that has conveyed to individual widows, one by one. It doesn't seem 'big' enough. But when any one widow at any moment is misinformed or misguided, we have failed in our support mission to one person who has had to endure the ultimate sacrifice. As I speak to these anecdotal shortcomings, please see a widow and family in bereavement who have been left without support or badly supported in a most critical time in her life. I am sure each of you on your healthiest, happiest day can be frustrated and agitated when given incorrect or incomplete information because you simply didn't know enough to ask the right question. Imagine someone in the same position but who has recently and suddenly lost her loved one.

Lack of information can sometimes be as simple as not knowing where to call to change an address when a widow moves—a very likely possibility. This information is not on the web site. We have had difficulty figuring out where the nearest VA Center is, and how to transfer records across facilities when necessary. Many of our widows have discovered that their CACO's know nothing of the Montgomery GI bill refund but they have to know they are due a refund before they can even ask. BAH funds have been overlooked.

Information provided can be confusing. We have seen confusion exist over coverage of funeral costs, the length of time it takes to get a CHAMPVA card, and perhaps the most complicated, the implementation of new laws, how and when they get implemented and guidance on what a widow does while awaiting implementation.

We have had multiple instances of failure to change information, sometimes as critical as SGLI beneficiary information, which as you can imagine can be distressful at time of death. We have instances of failure to change emergency information provided just before leaving for overseas. Again, with a subsequent death, this is distressful and disorienting and no fault of the widow.

We have had instances of simply misinformation -- on SBP child option, on eligibility to be reinstated for DIC after the death of a second husband; and when the surviving spouse is active duty herself, which seems to create differences in benefits from the widow who is not active duty. With financial counseling, we have learned of misinformation on SGLI and its relatively new increase.

One issue raised, time and again, and of utmost importance, is that bereavement counseling is difficult to understand on the web site. Our widows are frequently frustrated in their efforts to obtain information on the type of provider available to do the counseling; determine the availability of referral services; or change counselors when the 'connection' isn't there or when a counselor who is closer to home would be preferable. In addition, sessions are often not as frequent as needed for the bereaved.

Perhaps most disturbing and the least easy to understand are instances of non-responsive counselors, counselors not taking charge of an emotionally trying situation, not following through with appointments, approaching the widow with cold tones—in short, simply a lack of regard for the emotional state a new widow is in. For instance, when one widow asked for a help through a widows' support group, she was told of the unavailability of such a support aid and to start one herself.

## CONCLUSION

In conclusion, we do not want our widows to be forgotten. Whenever the ultimate sacrifice is given, there is family left behind. When our nation asks some to give their lives, we also ask some to continue their lives with a chasm so large it is difficult to transgress. Let us show the spirit of this nation by not forgetting these widows in their time of need, whose numbers grow daily.

We do not come to condemn the efforts put forth by the various government personnel who touch the lives of our widows. There are good people out there trying to do their best and offering caring, accurate information. Giving them the tools they need to support our widows who are forced to exist in a fog of grief and chaos and to make a million unsure decisions that they never had to do alone before is the best way we can provide assistance to widows in their time of need.

I thank this Committee for using this hearing as one more avenue of awareness and education and for giving me an opportunity to share my thoughts and the goals of the Gold Star Wives. We will be happy to continue to work with you in addressing any and all outreach initiatives. Thank you.

## Biography

Mrs. Vivianne Cisneros Wersel

Vivianne Wersel was born in Los Angeles, California and is the widow of Lt. Col. Rich Wersel, U.S. Marine Corps, who served in Operation Iraq Freedom 1 and 2. He died on active duty at Camp Lejeune 2005, one week upon his return from Iraq. Mrs. Wersel has two children: Richard, age 15 and Katie age, 13. In 2005, shortly after his death, after she discovered that she was not eligible for the new enhanced survivors' benefits, she was instrumental in changing the SGLI and Death Gratuity (SA 1376). Now all war-time survivors are eligible for enhanced benefits. She currently serves as a volunteer with Gold Star Wives' legislative committee. Her mission is to help correct the inequities of widows' benefits and to champion for the improvement of services to assist in their optimal well being. Mrs. Wersel is also a local representative for National Military Family Association (NMFA), Key Volunteer for II MEF, Camp Lejeune and serves on the Parent Advisory Committee for Broad Creek Middle School.

Mrs. Wersel works as a Clinical Audiologist and is Lead to the Speech Language Pathologists for Onslow County Schools in Jacksonville, NC. She holds a Bachelors and Master Degree in Communicative Disorders from San Diego State University, CA. She is a graduate from the Defense Language Institute, Monterey Ca and holds a language certificate in Spanish.

## DISCLOSURE STATEMENT

Neither Mrs. Wersel nor the Gold Star Wives of America, Inc. have received any Federal grant or contract, relevant to the subject matter of this testimony, during the current or previous two fiscal year.

  
Signature, Mrs. Vivianne Wersel

  
Date



**AMERICAN FEDERATION OF GOVERNMENT EMPLOYEES, AFL-CIO**

**BEFORE**

**THE U.S. HOUSE OF REPRESENTATIVES**

**COMMITTEE ON VETERANS' AFFAIRS**

**SUBCOMMITTEE ON DISABILITY ASSISTANCE AND MEMORIAL AFFAIRS**

**MARCH 16, 2006**

The American Federation of Government Employees, AFL-CIO, which represents more than 600,000 federal employees who serve the American people across the nation and around the world, including roughly 150,000 employees in the Department of Veterans Affairs (VA), is honored to submit a statement regarding the training and staffing of employees providing telephone assistance ("Public Contact") at Veterans Benefits Administration (VBA) Regional Offices (ROs).

AFGE shares the Subcommittee's goal of providing accurate benefit information to veterans and their family members in a prompt and courteous manner. At both the national and local levels, AFGE is committed to working with the House Veterans' Affairs Committee to move closer to that goal. We also urge VA management to include AFGE and front line employees in future discussions regarding VBA effectiveness.

In order to provide the Subcommittee with helpful feedback, AFGE consulted Veterans Services Representatives (VSRs) working in ROs covering a range of locations, size and internal structures. Public Contact is currently handled almost exclusively by VSRs.

Several consistent themes emerged from these consultations. VSRs are deeply committed to helping veterans navigate the VA and receive the benefits they need. They face many challenges in their jobs, including a growing number of complex claims, staff attrition, and intense productivity pressures including the

productivity points for phone time and have less time to meet case development quotas.

In the words of one VBA employee, management considers telephone service to be a “no brainer”. As this study showed, Public Contact is *far* from a “no-brainer.” Veterans deserve better. They deserve top quality assistance when they call VBA. AFGE provides the following recommendations for achieving that goal.

#### THE MYSTERY CALLER STUDY

AFGE would like to be included in future efforts to measure and improve VBA effectiveness. We only learned about this study after it was completed. AFGE and front line VSRs have valuable expertise to share in this regard. We have some concerns about the questions and measures used. For example, the “willingness to help” measure seems particularly subjective: an employee answering a spina bifida question was graded as “showing an unwillingness to help” even though he or she offered to have the caller speak to a specialist, checked the specialist’s availability and then offered to leave a message with the specialist to call the veteran’s relative back. The question about education benefits for a surviving spouse reveals confusion within VA policy about when referrals should be made. Our members are strongly advised to consult others with more expertise or refer callers to 800 numbers for specialized areas such as vocational rehabilitation, loan guaranty and educational benefits. Yet this study

assigned a higher grade to an employee who chose *not* to refer a question about widows' educational benefits.

*Accuracy:* AFGE is pleased that the Mystery Caller study revealed some significant improvements in VBA phone service between 2002 and 2004. Accuracy (measured by mostly correct and completely correct) increased by 20 percentage points — a 233% increase. AFGE agrees that the 22% incidence of completely incorrect answers is unacceptable and avoidable with adequate training, staffing, supervision and technical support.

*Customer Satisfaction:* The 11 point gain in promptness was positive, and most likely, a direct result of increased emphasis on the three minute rule. VA's current priority is to get as many calls answered as possible. VSRs are credited with .125 point for every phone call they take. Most stations have a set production quota of at least 8.0 points, others a 9 or 10 point quota. That means that VSRs must answer a minimum of 64 calls per day. In the words of one VSR, this pace produces a "factory-like" mentality.

The inverse relationship between promptness and customer satisfaction is not unique to VBA. In any venue, an employee facing strict time limits and a long queue of calls is likely to make a customer feel rushed. Additional training and scripted responses will only yield marginal increases in callers' perceptions of courtesy, professionalism and willingness to help.

Veterans have complicated questions about important aspects of their lives; many have limited educations or are elderly or disabled and therefore less able to present inquiries and receive responses in an efficient manner.

Furthermore, some questions need more than three minutes. Some questions require that the VSR consult with someone in a specialized unit such as vocational rehabilitation. Our members report that veterans *appreciate* hearing back from the VSR with the additional information.

In the words of an employee who handles phone inquiries and case development at the same time: "It is my opinion that when an employee has their career, or their pay scale in jeopardy because they are not cranking out production, quality is one of the first things to suffer."

## HOW THE PUBLIC CONTACT FUNCTION IS STRUCTURED AND STAFFED

### *The Phone Room Era*

Prior to implementation of the Claims Processing Improvement (CPI) model several years ago, Public Contact (called the "phone room" at that time) was a specialized function. Employees providing phone assistance were called Veterans Benefits Counselors and they typically worked only in that unit. They handled the phones full-time and most brought significant VBA experience and knowledge to the position. Many preferred phone duty over other assignments. According to one VSR, these Veterans Benefits Counselors were "the best of the best". In 1999, the Veterans Benefits Counselor and the Adjudicator positions merged. Several years later, the CPI model was implemented.

### *Implementation of CPI*

The quality of VBA phone assistance has declined under the CPI model. The requirement that new employees be rotated through all teams prior to

serving in Public Contact was never fully implemented. Therefore, employees assigned to Public Contact often lack key skills. In addition, specialized training for each team was very uneven. As a result, it is likely that employees with only a few years of experience who are assigned to Public Contact lack phone training altogether.

Reports from our members about current Public Contact operations have one consistent theme: no consistency. A handful of ROs retain the old "phone room" model of specializing in Public Contact with excellent results; they call it their "best kept secret." VSRs answering phone inquiries in those ROs average 15 to 20 years of experience in benefits and customer service and they *want* to be there. Senior VSRs in several ROs report that they received far more extensive training in their early years than is offered today.

Other ROs have taken a more haphazard approach to Public Contact since the CPI model was instituted. Smaller ROs are at a particular disadvantage; they lack the staff to devote any VSRs to full-time Public Contact. Rather, they must perform both phone duty and case development simultaneously, or rotate into Public Contact for short periods of time.

In larger ROs, full-time assignments are more the norm. Full-time exposure to the job is not enough, however. Training, supervision, and aptitude also are essential. Public Contact assignments are not always based on the best criteria. Employees are sometimes assigned to phone duty because of spikes in demand or staffing shortages, even though they lack experience and training. Others end up in Public Contact because they failed to production goals

elsewhere. Too often, both front line VSRs and their supervisors lack experience.

This type of staffing is a great disservice to veterans. Handling phone inquiries competently requires subject area expertise and excellent communication skills tailored to the audience. Public Contact is not a one-size-fits-all job. Public contact is a demanding job that involves specialized skills, e.g. retrieving and explaining technical information in a short period of time, and communicating complex concepts in a manner that is accessible to the caller. Employees should be assigned to Public Contact because they have the appropriate skills, training and aptitude for that position. Experienced supervisors should be assigned to the Public Contact to help raise skill levels of underperforming employees.

The demands of the Public Contact position are often underestimated. In addition to handling a constant stream of calls, VSRs have other time-consuming duties, such as tracking down files, taking corrective action, or consulting with a supervisor or the VSR developing the claim. In contrast to staff at Pension Maintenance Centers, VSRs in the Public Contact unit have almost no "down time" for phone follow up

All VSRs should go through rotations in other teams before answering inquiries covering every possible benefit area. In addition, VSRs with fewer than five years of experience will not be facile enough to achieve high levels of accuracy and customer service, and need ongoing training and intense supervision.

## RECOMMENDATIONS FOR IMPROVING ACCURACY OF RESPONSE

*Seniority:*

Experience is the number one ingredient for boosting accuracy. Every year, Congress expands or amends veterans' benefits, adding to an already enormous knowledge base that must be mastered by the VSR. Veterans call in with questions ranging from how to get a flag to whether they are entitled to benefits under Paragraph L. Sometimes thousands of dollars per month are at stake. In addition, VSRs must comply with medical privacy requirements that have greatly expanded in recent years. The increased emphasis on a seamless transition from DOD to VA presents additional challenges.

The well documented problem of significant VBA workforce attrition through retirement wields a double blow to efforts to increase accuracy: the VBA workforce is shrinking, and it is losing its most expert employees, mentors and supervisors.

New training initiatives will only be effective if supervisors and instructors are sufficiently experienced. Seniority also is the best cure for "VBA-ese". The more mastery someone has over a subject, the less he or she needs to rely on technical jargon such as the "1151 claim" and "Paragraph 29".



*Training:*

Our members expressed very positive views on the new centralized training initiative and other changes announced in VBA Letter 20-06-04 such as uniform training curriculum; mandatory participation, more uniform and accessible written and online tools, and stringent quality control. VBA's ability to conduct silent monitoring will be limited by the amount of time that a supervisor can devote to observing one employee at a time.

To maximize the effectiveness of any training program, full rotation through the entire claims process *and* completion of all training modules are essential. Training is often treated as an optional activity that can be squeezed in by "15 minutes here or 90 minutes there." Some VSRs report that they have never been shown the training videos referenced in VBA Letter 20-06-04. The primary document relied on for training, "Federal Benefits for Veterans and Dependents", is a public education booklet, not an employee manual. Customized training materials are needed if Public Contact personnel are to achieve professional standards.

Weekly VSR meetings in the Public Contact unit are helpful for learning about new legislation and ways to handle certain types of calls. These should be held consistently and for all Public Contact staff.

Again, it takes many years for a VSR to learn and effectively explain so many benefits concepts. New VSRs should only be assigned to Public Contact after full rotation to other teams, completion of training and with an experienced supervisor.

*Computer Help Aids*

Current computer-based training and help aids need to be updated. VSRs complain of “programs that don’t talk to each other” and “computer systems that are unreliable.” Tools such as BDN, Map-D and COVERS help answer questions but sometimes lack needed details. They also feel that too much emphasis is placed on learning systems that track claim status rather than substantive knowledge such as specific benefits and the process for making service-connected disability determinations.

AFGE is pleased to see that the ADVISOR program is slated for a long overdue revision. Another suggestion that applies beyond the Public Contact unit would be to move ADVISOR from the intranet to the internet so that VSRs could cut and paste important language.

Even the best computer help aids will not yield professional results if VSRs are not properly informed or and trained on all the necessary screens. VBA needs to insure that all VSRs have quick access to and facility with all computer help aids.

In addition, a modest software change would help VSRs determine the stage of a veteran’s claim more accurately and quickly. Currently, only the name of the VSR handling the claim is available. VSRs also need to know which unit the case is currently assigned to, e.g. pre-determination or post-determination.

## CONCLUSION

The keys to effective training and quality improvement in the Public Contact unit are adequate staffing, experienced managers and sufficient training in subject matter; customer service and computer help aids. The "force of quotas", in one VSR's words, will continue to take its toll. Therefore, gains in accuracy are more likely to be achieved than gains in customer service, especially if the three minute rule remains in force without additional staffing.

Many VSRs feel that there is much to be learned from the old, more specialized Public Contact model. A number of front-line supervisors have expressed interest in returning to that unit. VSR positions in a separate Public Contact unit should be classified out at the same level as Service Center VSRs; Equal pay and prestige will ensure recruitment of experienced and top notch employees for the challenging Public Contact position.

AFGE and its VBA employees urge the Subcommittee to ensure that we have opportunities to weigh in on efforts to improve quality of VBA services, including the June 2006 Public Contact Team Workshop being held in Nashville.

AFGE greatly appreciates the opportunity to submit our views and recommendations to the Subcommittee on Disability Assistance and Memorial Affairs. We look forward to working with Chairman Miller and Ranking Member Berkley to ensure adequate employee training and staffing for the handling of telephone inquiries at VA regional offices.

**U.S. House of Representatives**  
**Committee on Veterans' Affairs**

**Subcommittee on Disability Assistance and Memorial Affairs**  
**Oversight Hearing**  
**March 16, 2006**

**Veterans' Pension Benefit Pilot Study**  
**Washoe County, Nevada**

Dear Subcommittee on Disability Assistance and Memorial Affairs,

In the late 1990's, Mary Ellen McCarthy, Esq. conducted a demonstration project in rural Nevada for the Administration on Aging (AoA). A key finding of the research was that, "95% of homebound and institutionalized older adults who were eligible for financial assistance from the VA, including money to assist with out-of-pocket costs for medical care, were not aware of their eligibility for VA assistance." **Seventeen years later**, the Sanford Center for Aging at the University of Nevada, Reno, the Senior Law Project, and Washoe County Senior Services found that 50% of eligible homebound Veterans (or their survivors) receiving meals through the Washoe County Senior Services nutrition program were also **not aware** of the needs-based Pension Benefits for which they were entitled.

We further conclude that the Veterans Benefits Administration (VBA) must:

- Drastically improve their benefits and services information dissemination and outreach practices to reach those most in need
- Simplify the unreasonably complicated application process
- Improve an inconsistent and often lengthy response time for application, claims, and appeals
- Improve coordination and communication with the VMA to identify individuals accessing medical services who may also be eligible for financial benefits
- Make a real commitment to better serve those who served this country

**Veterans Pension Benefit Pilot Study**  
**Description**  
**Washoe County, Nevada**

**PURPOSE:** According to the Department of Veterans Affairs (VA), there were 186,000 veterans in Northern Nevada (2004). Seventy-five percent or 139,000 of these individuals are wartime veterans having served during periods of war: Mexican Border War, World War I, World War II, Korean Conflict, Vietnam Era, and Persian Gulf War. Only 1.2 percent or 2,235 Northern Nevada low-income wartime veterans, their dependents or their survivors receive a monthly pension payment from the Reno Regional Office of the VA.

A pilot study was designed to determine if there were other veterans and / or survivors of deceased veterans who may be similarly qualified to receive Pension Benefits from the VA. The study measured awareness of needs-based Pension Benefits available from the Department of Veterans Affairs (VA), identified those who were preliminarily eligible, and assisted them with applying for Pension Benefits.

The purpose of the Veterans' Pension Benefit Pilot Study were threefold:

1. Determine how many low-income wartime Veterans, their dependents and / or survivors of Veterans residing in Washoe County were aware of needs-based Pension Benefits available from the Department of Veterans Affairs (VA),
2. Identify those Veterans, their dependents and / or survivors of Veterans who may qualify for Pension Benefits, and
3. Assist those Veterans, their dependents and / or survivors of Veterans with applying for VA Pension Benefits if they met the VA criteria.

**PARTICIPANTS:** The target population for this study was a convenience sample of Washoe County Senior Services (WCSS) home delivered meal clients from the Senior Nutrition Program. In order to qualify for the WCSS nutrition program, participants must be age 60 and over, unable to prepare their own meals and be homebound.

The initial participant pool of 464 clients was reduced to eliminate individuals under legal guardianship, those with high incomes, or those who had cancelled their meals for various reasons (e.g., hospital stay, transferred to a nursing home, other personal reasons). The total number of clients available to prescreen was 326.

**RECRUITMENT PROCEDURES:** A letter of invitation was hand-delivered to all WCSS home delivered meal clients who met the initial income and capacity criteria. Research study members accompanied eight route drivers and left a copy of the letter of invitation with the potential participant. The invitation letter explained that a research study member will be stopping by in the next couple weeks to personally follow-up with the individual to see if they are interested in participating in the initial pre-screening interview. If the WCSS client consented to the brief interview, the research study member administered the initial pre-screening instrument. If the WCSS client answered positively to Question 1 (is a Veteran), Question 2 (is a surviving spouse), or Question 3 (is the surviving child of a Veteran), the research study member advised them that they were eligible to participate in the study.

Telephone calls were placed to determine interest and schedule a convenient date and time to administer the survey.

**INFORMED CONSENT:****Initial Consent – First Contact:**

WCSS Nutrition Program clients were asked for their consent prior to the administration of the brief pre-screening instrument. Upon meeting preliminary eligibility, they were asked for their permission for a study investigator to contact them to participate in the pilot study (administration of the more in-depth survey).

**Initial Consent – Second Contact:**

Upon acceptance of the invitation to participate in a research study, a study investigator returned to the participant's home to complete the "Consent to Participate in a Voluntary Research Study" form and administer the survey.

**METHODS and PROCEDURES:****Research Survey:**

A study investigator read the consent form to the participant and secured their signature. Then, the study investigator read the survey instrument to the participant and recorded their responses directly on the survey.

**Application Assistance:**

Study investigators analyzed the data collected during the survey phase of the study to identify participants who potentially qualified for Pension Benefits. These individuals were contacted via telephone by a research study member to advise them of their "potential" eligibility to receive Pension Benefits and to schedule a face-to-face meeting to complete the VA application. During the one-hour meeting, the participant and the research team member completed a Department of Veterans Affairs, *Application for Compensation and/or Pension*, VA Form 21-526 (or VA Form 21-534, Surviving Spouse / Child). Completed applications were either mailed her hand-delivered to the Reno Regional Office of the Department of Veterans Affairs located at 1201 Terminal Way, Reno, NV 89502.

At this time, the Senior Law Project initiated a legal file for the participant.

Only the Department of Veterans Affairs can determine Pension Benefit eligibility. This is conducted via the application process and review of multi-level criteria where some gray area exists depending on the individual applicant. In an effort not to exclude an otherwise eligible participant, investigators anticipated completing VA Form 21-526 (Veteran) or VA Form 21-534 (Surviving Spouse / Child) on participants who preliminarily met VA criteria (e.g., Veteran was discharged for reasons other than dishonorable, Veteran served one day during a period of war, income and net assets below levels set by Congress, etc.).

Follow-up telephone calls were placed to the applicants to determine if they had received the VA "Development Letter" (required by the Veterans Claims Assistant Act, VCAA) advising them that their application has been received and is being processed or if there was additional information the VA required in order to complete their evaluation. If additional information was required, the research team worked to obtain the information from the client. This was often a very lengthy process especially when the VA required applicants to undergo physical examinations or secure evidence that was not readily available.

### **FINDINGS:**

Overall, 78% of our surveyed participants (N = 95) were unaware that a non-service connected Pension Benefit existed and 89% of the participants surveyed had not received benefit information from the Department of Veterans Affairs during the preceding 12-months.

Thirty applications were submitted to the VA. To date, 12 applications were approved for Pension Benefits. Of the 12 applicants, 75% said they were familiar with VA benefits; however, only 50% (N=6) were aware that a non-service connected Pension Benefit existed for which they qualified. The vast majority, or 91.7% were unaware of the housebound benefit, and 75% were unaware of Aid and Attendance benefits. Monthly awards ranged from \$12 to \$857. Through the course of the study, we also found that many of the Veterans were under the incorrect assumption that if they weren't in active military "combat," they were ineligible to receive financial assistance.

The data collection process put the researchers in the homes, apartments, and residential hotels of many older and disadvantaged Veterans and surviving spouses. The conditions in which some of these individuals lived were extremely poor and their quality of life could drastically improve with receipt of financial assistance through the VA. One of the pensioners, spent her first check for \$94 completely on food. To quote the daughter of one of our more frail older Veteran participants, "\$100 would have seemed like \$1,000."

Stories like this were not uncommon... While delivering the Letter of Invitation during phase one of the study, one of our research team members visited with a Veteran who was sitting in his wheelchair, all alone, watching television and wearing his WWII Veterans cap. He was completely unaware the needs-based Pension Benefit existed. Another Veteran with a tracheotomy who couldn't speak, but rather wrote his survey answers in pencil, became very emotional when we left because someone was finally there to help him.

All these individuals would be better served by outreach efforts aimed at educating and assisting this very special population; unfortunately, due to budget constraints the NOVS service officers (VSOs) are busy responding to existing case loads. If an elderly Veteran (or surviving spouse / child) is not aware these benefits exist, how do they access them?

On behalf of all our Veterans, their surviving spouses and / or children, we submit this written testimony and ask that the Veterans Benefits Administration (VBA) drastically improve it's

information dissemination and outreach efforts to more effectively inform individuals of the benefits and services for which they are entitled.

If you have any questions regarding this testimony, we can be reached at:

Despina M. Hatton, Esq.  
Senior Law Project  
Washoe County Senior Services  
1155 E. 9<sup>th</sup> Street  
Reno, NV 89512  
(775) 328-2592

Teresa M. Sacks, MPH  
Sanford Center for Aging  
University of Nevada, Reno,  
MS / 146  
Reno, NV 89557 – 0133  
(775) 784-7557



**Responses to Representative Berkley's questions  
from March 16, 2006 House Veterans Affairs Committee hearing**

Representative Berkley,

I thank you for your questions as follow-up to the hearing I testified at on March 16, 2006 before the Subcommittee on Disability Assistance and Memorial Affairs of the House Committee on Veterans' Affairs. I am honored to answer them for you and hope my responses will enlighten the committee about the important role of Gold Star Wives of America, Inc. and how it has a positive effect on survivors during an adverse time of our lives. Please feel free to contact me if you would like more information.

Kindest regards,

Vivianne C. Wersel  
Proud wife of Lt Col Rich Wersel USMC  
[viwersel@yahoo.com](mailto:viwersel@yahoo.com)  
209 Windjammer East  
Emerald Isle NC 28594  
Ph: 252-646-2678

**1. In your testimony you mentioned the 'chat room' developed by Gold Star Wives. Can you tell us a little about how the chat room works and what benefits you have seen from it? How are problems which are brought up in the "chat room" addressed?**

When a new widow joins Gold Star Wives she receives her first year membership for free; otherwise dues are \$25.00 a year. She can access our web page: [www.goldstarwives.org](http://www.goldstarwives.org), which is open to public and which provides information regarding joining our 'chat room'.

A line on our home page reads: Gold Star Wives of America, Inc. is here for widows and widowers, including those from the Iraq and Afghanistan conflicts, who are eligible for access to our free email group.

Once registered and if requested, she is introduced by our administrator to the chat room participants indicating that she has joined. This gives us, as participants, an opportunity to welcome her, to assure her that she is not alone, and that we are here for her. Emails go directly into our personal email mailbox or they can be accessed separately. Usually there are personal connections made among chat room participants because of circumstances that have connected their lives-- husbands killed at the same time, in the same incident, during the same firefight, or the husbands served in the same unit or were previously stationed together. In addition, connections among participants are made regarding time frames of being a widow and hitting their six month mark or one year mark at the same time. We have widows representing all Services, living in all parts of the country. Although some of our widows' husbands died of non-

combat deaths and others were combat related, we make no distinction with the amount of support provided. Information that is shared is held private. No one else has access but for the widows in the chat room. Here we have unconditional regard. Our chat room has a disclaimer stating ***"THIS MESSAGE IS CONFIDENTIAL. If you are not the intended recipient, you may not print, distribute, or copy this message or any Attachments...."***

Our chat room is monitored by four "elder" widows, whom we consider our mentors and who have the experience and the wisdom to point us in the right directions and connect us to an agency to correct any bureaucratic problem which arises. These mentors are our Board Chairman, the National Vice President, who has grief counseling experience, and two women who have considerable benefits expertise. They are OUTSTANDING and our lives have been made much easier because of their shared knowledge

### **Benefits: Emotional Peer Support:**

While in our fog of grief, our daily affect can be devastating. As you can imagine, there are days when we are not sure how we are going to get on with the rest of our life. Information shared on the internet often describes a widow's pain that she is experiencing at that very moment in time. Through the chat room, quickly there is someone to respond to assure her that the pain is real, has been suffered by others on line, and that there will be better and perhaps worse days. Sometimes widows are faced with not only the death of their spouse but also must sift through medical issues unrelated to being a widow, or family problems regarding sharing benefits, especially with in-laws. Ultimately, there are just everyday frustrations of multiple everyday things going wrong. In the chat room, she can share those frustrations and ask others for their input/help and to share their experiences in similar situations. Religion does not play a role in our chat room, but when someone asks for prayer it is always provided and very genuine. We are a sisterhood of support that no social worker nor counselor can provide at that given moment. We do not advocate the replacement or need for counseling as we do not treat or counsel, but we do share our own personal experience that will assure her that she is not alone or forgotten. This is something no counselor can ever do at 11 pm or 6:30 am.

Reading the daily emails or statements has brought tears to my eyes; sometimes tears of joy and endearment and sometimes tears of sadness knowing someone has it worse than I. We share our grief and share our accomplishments; we do touch each others lives even though we may never meet in person and are miles away.

Issues with our children are also shared. Single parenting is different with a death versus a divorce for these children. Many widows not only have to deal with their own pain but also have to witness the pain of their children grieving for their lost father. When a child is hospitalized, it is devastating and when a widow shares such sad news with us, she will receive a plethora of emails from us encouraging her to keep the faith.

One of the widows created a 911 telephone list in the event any widow would like to chat on the phone. We have GSW volunteers who have given their names and phone numbers and the state they live in that widows can reach out to by telephone. Another young widow developed a resource list of donations for Families of the Fallen from our joint experiences living in different parts of the country. GSW has posted it to their public website.

When a widow is going to Arlington National Cemetery, oftentimes she asks if she can visit others' husbands; this is especially important because for most widows it is not feasible to visit their husbands in Arlington as often as they would like. During holidays, Christmas wreaths, Valentine hearts, and Easter bunnies are left for our husbands -- all coordinated voluntarily by

individual members of the GSW chat room. Sometimes we have connected with our neighbors, as our husbands are buried close to each other, and we offer to place flowers at the gravesite and visit them also. We will also check on each others' gravesites if we are waiting for the stone.

We offer and share similar stories of frustrations when the widow is in the workforce or is reentering it. Many of us have careers and have had to maintain them under these trying circumstances. There are frustrations going back to the workforce or maintaining their job while not being able to focus on their job. They encounter prejudice, which is frustrating; but in the chat room they can vent.

**INFORMATION:** Our chat room provides clarification of information regarding benefits when the GSW member does not understand what she is entitled to--such as the SBP/DIC offset. As we know, it can be that a widow does not receive the SBP because it has been totally eliminated by the DIC. Many do not know or understand their benefits because at the time of their husband's death they had to sign their "papers" determining which benefit package to choose...child option or spouse option...and they were not in a condition to make an informed choice. In response to our questions/problems, the elders suggest we first contact our assigned casualty assistance officers. In many cases, the DoD CAO duties have ended. We are then referred to the Senior CAO for our military service branch. If this does not resolve the problem, then one of our elder mentors seeks a response for us from their long-time sources. On another topic, many husbands had enrollment to the Montgomery GI Bill yet the widow never asked for a refund simply because she was unaware. However, when the subject was mentioned in the chat room, many discovered they were eligible for a refund for a program their husband had paid into. Also there are many organizations that provide free membership for widows whose husband died on active duty. Periodically this information is provided on our chat room email to remind us and to inform new widows to take advantage of this benefit. College scholarship information varies from state to state. Since we have widows in numerous states once one of our members has information or insight on their particular state policy, it can be shared with all whom it affects. Some states provide free tuition. I have not been able to find a web page with the VA that gives me confirmation for my state in NC; I only have information from another NC widow who was able to provide it because her sister works for UNC Chapel Hill. There are many public organizations that provide comfort gifts for the children; this is also posted. When the enhanced benefits were approved, widows waited patiently for information and the GSW were able to share their experiences. We can quickly conduct a real time survey if needed; we can ask for comments if the legislative Committee needs our input in a matter of days, real time response. We can alert our GSW to contact their elected officials regarding pending bills that may adversely affect or benefit them.

**Laughter and Humor:** During our struggles of everyday life many of us have forgotten how to laugh again. Sometimes we put the pressures on ourselves to not laugh or be happy or jovial. Here we have a chance to even laugh describing life events that we have encountered. We can talk about the difficulties of transitioning into the real world again...no matter what age we are. Once a subject is presented, any participants who can relate, respond. We have many different ages, many different backgrounds; however, we all have that common bond

**Friendships:** Personally I know widows who have linked up and are now closer than family; they even vacation together. I personally have two very good sister widow friends. We call each other with every milestone we reach. Also every Sunday I write to a widow in New York; we never miss; we are there for each other. We write about our week, sometimes we share affirmations and sometimes we just share stories that no screenplay writer could script whether it be good or bad. When a widow is feeling abandoned by her "family" and or community, which often happens, she often writes of the loyalty of the ladies on this chat room. If it was not for our camaraderie, many widows would not have a place to feel accepted when floundering through the transitional period of their lives. We are a sisterhood of strength, loyalty and perseverance.

**2. If it is not feasible to establish a joint DoD-VA survivors' office, should VA establish a separate oversight office?**

Yes. The point is that there be a level of accountability for getting accurate information and support to survivors. Wherever the office resides, it needs the authority and the financial support necessary to gather information and reach out to the community it would be established to serve.

**Questions for the Record**  
**Ranking Member Shelley Berkley**  
**House Committee on Veterans' Affairs**  
**Subcommittee on Disability Assistance and Memorial Affairs**

**March 16, 2006**

**Oversight Hearing on the Veterans Benefit Administration's  
Public Contact Program and Outreach Activities**

**Question 1:** During the hearing, reference was made to the government Web site FirstGov.gov. Although that Web site provides a link to the VA Web site, the questionnaire which might be completed by persons unfamiliar with VA benefits contains no information concerning the VA pension program for veterans. An elderly or disabled veteran completing the questionnaire would not be provided a link to the pension program. What action can VA take to provide pension information on Firstgov.gov?

**Response:** Users of FirstGov.gov may select "Find Government Benefits" under the heading "Citizens: Get It Done Online." This option connects them to the GovBenefits.gov. Web site where they may select "Get Results by Questionnaire" or "Locate Federal Benefits". A total of 51 Department of Veterans Affairs (VA) benefit programs are contained in GovBenefits, including both Veterans Pension for Non-Service Connected Disability and Pension to Surviving Spouses and Children of Deceased Veterans. All of these can be accessed through "Locate Federal Benefits." As you noted in your question, if a veteran fills out the questionnaire and his or her answers would indicate potential eligibility for Veterans Pension for Non-Service Connected Disability, it does not appear on the list of benefits programs that is generated.

VA is working with the Department of Labor (DOL) on an initiative to update the VA information available through GovBenefits and enhance the retrieval of that information using the questionnaire. VA is reviewing the information content of all 51 VA benefit programs that users can access. We plan to complete our review of the VA content by the end of June 2006. VA will also work with DOL to enhance the logic that associates specific user responses with targeted benefits programs, including our two pension programs, Veterans Pension for Non-Service Connected Disability and Pension to Surviving Spouses and Children of Deceased Veterans.

**Elderly Coordinators Directory  
By Regional Office**

**A**

Station	Coordinator Name	Position
Albuquerque	Rita Aranda	Field Examiner
Anchorage	Debra Thomas	VSR
Atlanta	Timothy Holman	VSR

**B**

Station	Coordinator Name	Position
Baltimore	Pamela Washington	VSR
Boise	David Lansberry	VSR
Boston	George Nicholson	Field Examiner
Buffalo	Delores Orłowski	Coach, Pre-Determination A Team

**C**

Station	Coordinator Name	Position
Cheyenne	Judith DeLaney	VSR
Chicago	Louis A. Delgado	Lead Field Examiner
Cleveland	Latorra Scott	VSR
Columbia	John Gibson	Legal Admin Specialist

**D**

Station	Coordinator Name	Position
Denver	Barbara Martinez	Public Contact Coach
Des Moines	Victor Tate	Outreach Specialist
Detroit	Michael Jaquith	Coach - Public Contact

**F**

Station	Coordinator Name	Position
Fargo	Shane Johnson	RVSR
Ft.Harrison	Lucinda (Cindy) Stenger	Public Contact Outreach Specialist

**H**

Station	Coordinator Name	Position
Hartford	John Lankford	VCE
Honolulu	Larry Livingston	VSR
Houston	Quinn Allen	Public Contact Outreach Specialist
Huntington	Bob Thompson	Coach - Public Contact

**I**

Station	Coordinator Name	Position
Indianapolis	Colleen Kirksey	Senior Authorizer

**J**

Station	Coordinator Name	Position
Jackson	Johnny R. Jones	Public Contact Outreach Specialist

**L**

Station	Coordinator Name	Position
Lincoln	Kathy Ogren	Coach
Little Rock	La Trece Dotson	VSR
Los Angeles	Wiley Buffington	Coach
Louisville	John Holst	PCT VSR

**M**

Station	Coordinator Name	Position
Manchester	Mary (Chris) McPhail	VSR
Manila	Florie Walden	AVSCM
Milwaukee	Steve Franezl	Public Contact Outreach Specialist
Montgomery	Walter Mayer	VSR
Muskogee	Jerry Davidson	Coach, Public Contact

**N**

Station	Coordinator Name	Position
Nashville	Michael MacDonald	Coach, Public Contact
New Orleans	Carlos Robinson	Legal Administration Specialist
New York	Barbara Chiariello	Assistant Coach/Public Affairs Officer
Newark	Paul Charbonneau	VSC/Outreach



**O**

Station	Coordinator Name	Position
Oakland	Leland Low	VSR

**P**

Station	Coordinator Name	Position
Philadelphia	Robert Constantini	VBC
Phoenix	Pedro Valadez	Coach, Public Contact
Pittsburgh	Thomas Visser	Supervisor, Field Section
Portland	Charles Wilson	Assistant Coach, Public Contact
Providence	Dyann Casala	Coach

**R**

Station	Coordinator Name	Position
Reno	Joseph McCloskey	VSR
Roanoke	Bill Barksdale	VS Team Leader

**S**

Station	Coordinator Name	Position
Salt Lake City	Don Wardle	Legal Instrument Examiner
San Diego	Karen Como	Supervisor, Public Contact
San Juan	Rafael Tirado	Coach, F&FE
Seattle	Jeannette Baker	Senior VSR
Sioux Falls	Kristin Breitag	Social Work/ Case Manager.

St. Louis	Gwen Taylor	VSR
St. Paul	Stanley Walton	Field Examiner
St. Petersburg	John Blakely	VSR

## T

Station	Coordinator Name	Position
Togus	Tom Lefferts	Coach

## W

Station	Coordinator Name	Position
Waco	John Babers	Public Outreach Specialist
Washington	Diana Hannah	VBC
White River Junction	Stacey Sharbonneau	VSR
Wichita	Dave Desmond	PCOS
Wilmington	Wendalyn H. Glover	VSR
Winston-Salem	Ron Hairston	Legal Admin Specialist